TENDER FOR WEST BENGAL POLICE TAILOR-MADE GROUP MEDICAL INSURANCE POLICY FOR THE PERIOD FROM 20/10/2025 TO 19/10/2026 COVERING POLICE PERSONNEL, MINISTERIAL STAFF, RETIRED PERSONNEL, FAMILY PENSION HOLDERS, STAFF OF POLICE HOSPITALS, WBP AND STAFF OF FSL, WB.

WEST BENGAL POLICE WELFARE & SPORTS SOCIETY

TENDER NOTICE No. WBPGMIP-02/2025-2026.

Sealed Tender is invited from the reputed Public Sector General Insurance Companies, having at least five years of experience and handling of Group Medical Insurance of 50,000 or more persons for one year during last five years for West Bengal Police Tailor-Made Group Medical Insurance Policy for the period from 20/10/2025 a.m. TO 19/10/2026 p.m. covering Police Personnel, Ministerial Staff, Retired Personnel, Family Pension Holders, Staff of Police Hospitals, WBP and staff of FSL, WB.

The main features of West Bengal Police Tailor-Made Group Medical Insurance Policy for 2025–2026 are as follows:

1. West Bengal Police Tailor-Made Group Medical Insurance Policy 2025-2026 will cover all ranks of the West Bengal Police, Ministerial staff, Group-D staff, Police Hospital staff of West Bengal Police, retired Police personnel & Ministerial Staff including Family pensioners of WBP and staff of West Bengal Forensic Science laboratory irrespective of their nomenclature, will be eligible to join the policy. The nature of the policy is voluntary.
2. The period of the Policy will commence from **00.01 Hrs of 20.10.2025 to 23.59 Hrs of 19.10.2026.**
   a) The Sum Insured will be **₹ 3,00,000/- (Rupees Three Lakhs)** only on family floater basis for medical treatment on hospitalization benefits.
   b) A buffer amount of maximum of **₹ 3,00,000/- (Rupees Three Lakhs)** will be allowed per family on first come first served basis for the employees / their notified family members with an overall limit of corporate buffer of **₹ 1,50,00,000/-** (Rupees One Crore Fifty Lakhs only). That after exhaustion of sum insured, buffer amount will be applicable for the on-going treatment including reimbursement claims of 8 (Eight) specific major critical illnesses i.e. Heart attack/ Heart surgery, Cerebral attack/ Cerebral surgery, Organ transplant, Cancer, Chronic Kidney disease including requiring regular dialysis, Septicaemia with multiple organ failure, Treatment of Neuro Surgery and Major Accident/ Injury.

Sl. No	Description	Benefit
a.	Sum Insured	**₹ 3,00,000/-**
b.	Buffer amount for eight critical diseases as mentioned above	**₹ 3,00,000/-**
c.	Limit of corporate buffer amount	**₹ 1,50,00,000/-**

c) No Sub-limits shall be applicable to release the buffer in the event of above-mentioned critical illness and buffer will be allowed on the recommendation of Police Directorate with approval from the Insurer as per WBHS rate.

3. **FAMILY SIZE AND DEPENDANTS:**

a) The maximum family size available under the scheme will be 1+1+2+2 i.e. (i) Primary Member + (ii) Spouse (Husband/ Wife) + (iii) Any of 2 from unmarried, unemployed and dependent son(s) (up to the age of 25 years) / unmarried, unemployed and dependent brother(s) (up to the age of 21 years) // No-age limit for unmarried, unemployed and dependent-sister(s)/daughter(s) including unemployed and depended widowed and divorcee daughter(s) / sister(s) subject to production of valid / legal documents in this regard) & (iv) Either set of dependent Parents or Parents-in-laws.

b) (i) For unmarried, unemployed and dependent son, the age limit will be 25 years. (ii) There will be no age limit for unmarried/ unemployed / widowed / divorcee / dependent daughters or sisters.

(iii) For unmarried, unemployed and dependent brothers, the maximum age limit will be 21 years.

(iv) In case of any handicapped dependent son or brother unable to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate.

c) In case of parents or parents-in-laws, any one set may be chosen by the *primary member for coverage.*

d) Divorcee Daughter or Sister will be accepted as dependent only when (1) by the decree of law they will not receive alimony from their ex-husband after completion of divorce procedure (2) they are unemployed and (3) financially dependent on the Police Employee.

4. **RETIREMENT OF EXISTING MEMBERS DURING POLICY PERIOD AND AGE-LIMIT OF RETIRED PERSONS & FAMILY PENSIONERS:**

a) The membership of Police Personnel, Ministerial Staff, Police Hospital Staff, WBP and also the staff of FSL, WB retiring during the policy period will continue till the expiry of the policy subject to payment of full premium for the segment opted at the commencement of the policy.

b) Retired Police Employees up to the age of 85 years will be eligible for becoming members of this policy. Family size for them will be 1+1 i.e. primary member + spouse (Husband/ Wife).

c) If the retired employee has any handicapped son/ daughter unable to earn livelihood and thereby financially dependent upon him/ her, he/ she has to be covered irrespective of the age as + 1 member over and above family size of 1+1 for Retired Police person.

d) **For family pensioners (below 60 years), family size will be 1+2 i.e. primary member + 2 unmarried, unemployed and dependent children.** However, in case of any handicapped dependent son not able to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate and age limit of others as mentioned at para-3(b) shall be applicable as usual.

e) **For family pensioners (above 60 years), family size will be 1 i.e. primary member.** However, in case of any handicapped dependent son/daughter not able to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate.

5. The company has to provide cashless treatment at rates applicable under **West Bengal Health Scheme** in selected Government and private hospitals / nursing homes at various places of all over West Bengal up to sub-division level. Schedule of these rates is available at the web-link https://wbhealthscheme.gov.in / http://wbfin.gov.in / writereadddata / 5.%20Revised%20Rate%20List.pdf. Cashless treatment has also to be provided at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneshwar, Bokaro, Jamshedpur, Gauhati, Dhanbad and Ranchi at the rates agreed upon between the Insurance Company and the concerned hospitals.

6. Package rate of WBHS will be considered in respect of treatment under Police Mediclaim Policy both cashless and reimbursement. No break-up of Package rate under WBHS can be demanded unless it is available in the said scheme (WBHS).

7. Empanelled Private Hospitals and Nursing Homes of WBHS (West Bengal Health Scheme) should be included under the network Hospital list of Insurance Company / TPA.

8. Private Hospitals and Nursing Homes should be included in the network Hospitals/Nursing Homes of Insurance Company and TPA as per recommendation of WBPD.

9. Guidelines as specified in the WBHS Portal (Govt. of W.B.) should be followed for Inclusion of any Private Hospital and Nursing Home under WBP Mediclaim Policy 2025-2026.

10. The scheme will provide for 30 days pre-hospitalization and 60 days post-hospitalization benefits on re-imbursement basis.

11. Insurance Company as well as its TPA will provide a Portal for the above policy to upload reimbursement claims in the said portal for settlement and payment of reimbursement claims within 30 days.

12. Premium will be paid in four instalments in December-2025, January-2026, February'26 and March-2026 respectively.

13. Maternity benefits have to be covered from the date of introduction of the policy or an employee becoming the member whichever is later but without pre and post hospitalisation expenditure.

14. For a Claim to be admissible there should be a clear case of admission into a Hospital or Nursing Home on the advice of a Registered Medical Practitioner, except in case of emergency where suitable evidence of admission will exist in the claim procedure. Claim will be dealt with as per policy conditions. Hospitalization in a Ayurveda and Homeopathic hospital have to be allowed up to 20% of the sum insured subject to exclusion in case of Ayurveda treatment like massages, spa, shirodhara, udhawarthanam, adhyangam, kayasekham, and similar treatment.

15. DAY CARE: Expenses on hospitalization for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney Stone Removal), Tonsillectomy taken in the Hospital / Nursing home and the insured is discharged on the same day, the treatment will be considered to be taken under Hospitalization Benefit.

16. The Pre-Existing diseases will be covered for the beneficiaries of this Tailor-made Group Medical Insurance Policy issued to the West Bengal Police Welfare & Sports Society implying that Clauses of exclusion of Pre-Existing diseases in terms and conditions of Standard Medical Insurance Policy will remain waived.

17. All Clauses of standard Group Medical Insurance Policy about fixing percentage of sum insured for room rent, doctors' charges and other procedures have to be waived.

18. New born babies of the beneficiary have to be covered under the Scheme from birth for treatment of baby.

19. The operative Clauses 2.1, 2.2 and 2.3 of Standard National Mediclaim Policy about fixing percentage of sum insured for room rent, doctors' charges and other procedures will remain waived.

20. The Scheme will be open for joining in this Mediclaim Policy up to 28th February, 2026 but newly recruited employees may join during its continuation. In cases of child's birth / adoption and marriage of the primary members, number of family members will increase.

21. Bed Charges and package rates for treatment of various diseases, procedures, consultation etc. shall be that of West Bengal Health Scheme as approved by Government of West Bengal. However, final rates may be decided by negotiation.

22. The Maternity benefits (applicable only for Female Employee or Spouse of Male Employees) will be available after completion of 9 (nine) months' coverage of the prospective mother from the date of introduction of the Policy or the midterm inclusion of the prospective mother, whichever is later. Maternity Benefits will be applicable, but without pre and post hospitalisation expenditure, for two deliveries or two living children (whichever is earlier).

23. In case of cashless implant claims, full payment to be provided for all type/size of implants (except inadmissible amount) [vide Finance Department Order No.797-F(MED) Dtd. 31.01.2011].

24. Payment of all high value antibiotics will be provided by the insurance company when duly certified by the doctor of the Hospital/ Nursing Home regarding the requirement of high value antibiotics [vide Finance Department Order No.11253(80)-F(MED) Dtd. 16.12.2011].

25. The rates of inadmissible items (as listed in Annexure- 'D') will be as per WBHS rates under all circumstances [vide Finance Department Order No.6586-F(MED) Dtd. 29.06.2011].

26. **PERFORMANCE REVIEW**

a) Performance of TPA and Insurance Company will be reviewed. Insurance Company/TPA will submit Monthly report on settlement of claims to Police Mediclaim Cell, WBPD and concerned Unit In-charges. The report should have details of claims settled and rejected containing time taken in settlement and reasons along with justification of under payment or rejection, if any. This information should also be provided to the claimants in reference to their claims.

b) Monthly review meeting (Tri-party) will be held in presence of Chairman / Secretary of West Bengal Police Welfare & Sports Society.

27. Extensive awareness campaigns have to be organised by a team comprising Senior Officers of all the three parties i.e. Members of West Bengal Police Welfare & Sports Society, Insurance Company and TPA at all the units.

Three mid-term review meetings will be organised in three clusters i.e. Western, Presidency and Northern Zone.

28. TPA / Insurance Company will have to provide membership cards to all the employees and their dependants within three days from the date of receiving data / particulars of the primary members from WBPD/Units. Insurance Company / TPA shall depute their representatives to all districts headquarters / Units and bother important places earmarked by West Bengal Police Welfare & Sports Society for smooth hospitalisation and settlement of claims and also to collect reimbursement claims at least twice a week. The performance of TPA will be reviewed every month on the established Medical Insurance parameters and if the performance of TPA is found not satisfactory, it may be changed midterm by the parties of the agreement with mutual consent.

29. A reputed registered TPA having valid & updated Registration Certificate of IRDAI with at least 5 years of experience of dealing with Group Mediclaim Policy of a group having strength of 30,000 or more Primary members and branch office in West Bengal at least for last 5 years has to be appointed in discussion and with consent of West Bengal Police Directorate to provide the best facilities to the beneficiaries as per the Scheme for which suitable guidelines will be issued to them from time to time by the West Bengal Police Directorate. TPA will be selected by the parties of the agreement with mutual consent (Insurance Company and WBPD) but it may be changed / terminated mid-term if the service of the TPA is not satisfactory. The new TPA will be appointed through presentations before the 'Selection Committee' of West Bengal Police Directorate. Selected TPA will have to appoint its representatives at all Districts Head Quarters to deal with the claims.

30. **CASHLESS FACILITY AND EMPANELLED HOSPITALS**:

i) Cashless facility at the empanelled Government as well as private hospitals has to be provided subject to the Sum Insured and package rates as per West Bengal Health Scheme. Cashless facility has also to be provided from the non-empanelled hospitals / nursing homes / Govt. hospitals in case of emergency on recommendation of WBPD subject to the Sum Insured and the Disease-wise Package rates agreed upon at the request of the Insured and due approval of the Insurer.

ii) Any addition or deletion of the private hospitals / nursing homes, if required, written approval should be obtained from WBPD.

iii) Any violation of terms and conditions by any empanelled hospital / nursing home will strictly be dealt with by the TPA and Insurance Company and should be brought to the notice of concerning authority of West Bengal Police Welfare & Sports Society for taking any administrative or legal action, if required.

iv) The private hospitals / nursing homes should be empanelled under Class-I hospitals/nursing homes.

31. TPA and Insurance Company will make arrangements for providing outdoor treatment, investigations / procedures at West Bengal Health scheme rates for the members in empanelled nursing homes and hospitals.

32. **REIMBURSEMENT CLAIMS & BUFFER AMOUNT:**

i) Reimbursement claims have to be settled within 15 days of submission subject to providing all necessary documents required for settlement of claims. In case of query, the same should be sent to the concerned unit as well as to the claimant immediately. In cases of delay, the Police Directorate and the claimant will be at liberty to claim delay charges up to 1% of claim per 30 days of delay.

ii) After exhausting sum insured, buffer amount will be applicable for eight critical diseases. Buffer amount will be allotted by the Chairman / Secretary / any other member assigned for the same of West Bengal Police Welfare & Sports Society having office at West Bengal Police Directorate.

33. The basic documents are to be submitted along with reimbursement claims for settlement at the earliest:

a) Patient's Photo ID card.
b) Employee's Photo ID card (Optional).
c) Mediclaim membership certificate issued by the competent authority of District/PC/Unit.
d) Original Discharge Summary / Certificate.
e) Original Final Bill of Hospital / Nursing Home.
f) Advice for Admission / History of occurrence of disease.
g) First prescription / subsequent prescription before hospitalization.
h) Original Medicine Bill(s) with supporting prescriptions.
i) Investigation bills with supporting prescriptions and investigation reports.
j) Receipts in original of total amount paid to Hospital/Nursing Home/Pharmacy.

Please note:

(i) Invoice needed in case of implants/devices specifying batch number and specifications of the device/implant,

(ii) If 'duplicate' receipt is enclosed in place of original, then affidavit regarding lost receipts needs to be submitted with MRC.

k) Cancelled cheque of Bank.

l) Any other related document(s), if required, to be submitted by the claimant.

34. **HASSLE-FREE CASHLESS TREATMENT & SETTLEMENT OF REIMBURSEMENT CLAIMS:** Network Hospitals / Nursing Homes are to provide 'Cashless Claim Treatment Facility'. Insurance Company and TPA shall ensure hassle-free cashless treatment at agreed upon rates from their enrolled hospitals / nursing homes all over the state and Hospitals / Nursing Homes outside the State i.e. at Vellore, Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneshwar, Bokaro, Jamshedpur, Guwahati, Dhanbadand Ranchi including Christian Medical College, Vellore. Insurance company and TPA will settle the claims of the hospitals within 45 days of submission of necessary papers by the hospitals. In case of requirement of additional papers, the same will have to be intimated to the Unit concerned and the claimant within 15 days of receipt of the claim.

35. Admission facility with the membership certificate issued by WBP, if card not issued: Admissions in the hospitals/nursing homes and reimbursement claims of insured persons will be settled on the basis of a certificate of membership in WBP Tailor Made Group medical Insurance Policy issued by the competent authority of the concerning districts / Unit to the effect that the employee has consented to become the member of the Scheme till the salary of the month of November is prepared and thereafter to the effect that he/she has paid instalment / full premium. However, West Bengal Police will provide the list of particulars of family members of the primary members.

36. 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, WBPD may approach the **Insurance Ombudsman, Arbitrator** or **Ld, Consumer Court, as the case may be,** against the Insurance Company to solve the dispute.

37. The policy will be open for continuous as well as periodical review.

38. A MOU will be prepared in two copies at the earliest on accepting the rate for the above Mediclaim Policy through tender and it may remain valid for 01 (one) year i.e. from 20/10/2025 to 19/10/2026.

39. The company has to quote rates as below:

i) Premium for a family of 04 (four) members (Without parents or in-laws) as defined in Point No-3.

ii) Premium for a family of 06 (six) members (with parents or in-laws) as defined in Point No-3.

iii) Premium per family of Retired Employees as defined in Point No-4.

iv) Premium for family of family pensioners aged below 60 years without parents/in-laws as defined in Point No-4.

v) Premium per family of family pensioners aged above 60 years as defined in Point No-4.

40. Premium rates should be quoted per family including all taxes/ GST/TPA Service charges.

41. 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.	From 18/09/2025.
2.	Closing date of submission of Tender	08/10/2025 at 15:00 hrs.
3.	Opening of the Technical Bid.	08/10/2025 at 16:00 hrs.
4.	Opening of the Financial Bid.	08/10/2025 at 17:00 hrs.

42. These are only broad features of the policy requirements and not an exhaustive description of the policy. West Bengal Police Welfare & Sports Society reserves the right to negotiate the same.

43. **GUIDELINES AND CONDITIONS TO BE ABIDED BY THE INSURANCE COMPANY IN SUBMITTING TENDERS:**

i) The bidder (Insurance Company) should be a Public Sector General Insurance Company authorized to conduct business of Group Medical Insurance by the IRDA (Insurance Regulatory and Development Authority).

ii)	The Insurance Company should have experience of handling Tailor-made Group Medical Insurance of 50,000 or more persons for 1 year during last five years from its office located at Kolkata, West Bengal.
iii)	The insurance company should have Head Quarters or Regional Office at or around Kolkata.
iv)	The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
v)	The policy should be counted on the number of Police Employees.
vi)	The policy will be open for continuous as well as periodical (Quarterly) 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 20/10/2025 to 19/10/2026. One copy will be retained by the Insurance Company (L1-Bidder) and the other copy will be kept in the office of West Bengal Police Welfare & Sports Society having its office at 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. Notwithstanding anything to the contrary, the contracting parties may change the terms and conditions of the policy with mutual consent. 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 Welfare & Sports Society, 01 (one) from the selected Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with insurance.
ix)	The Insurance Company Should submit the following documents: a) Experience Certificate: Proof of covering a minimum 50,000 persons under Tailor-made Group Medical Insurance in any one year during last five years from its office located at Kolkata, West Bengal. b) GST Registration Certificate duly attested. c) Solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company. d) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer / GM of concerned Insurance Company. e) Annexure – A. f) Annexure – B. g) Annexure – C. h) All documents are to be submitted with proper signature, date and stamp. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.
x)	Tender Notice can be downloaded from the West Bengal Police website **www.wbpolice.gov.in**.
xi)	The tender is to be submitted in the Tender Box to be kept in the Mediclaim Cell, West Bengal Police Directorate, Bhabani Bhawan, Ground floor (Room No-008)

	during office hours except holidays.
xii)	Time schedules for the tender should strictly be followed as mentioned in the tender notice.
xiii)	The Tender Accepting Authority of West Bengal Police Welfare & Sports Society reserves the right to negotiate with the lowest bidder. (L1 Bidder).
xiv)	A bidder will quote all the information as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium. 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 Welfare & Sports Society 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.

44. **Documents to be submitted in Technical Bids:**

a) Experience Certificate: Proof of covering a minimum 50,000 persons under Tailor-made Group Medical Insurance in any one year during last five years from its office located at Kolkata, West Bengal.

b) GST Registration Certificate duly attested.

c) 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.

d) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.

e) Annexure-A:

f) Annexure-B:

g) Annexure-C:

The Insurance Company should have Headquarters or Regional office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation by Annexure-C.

46. Time schedules for the tender should strictly be followed as mentioned in the tender notice.

45. The Tender Accepting Authority of West Bengal Police Welfare & Sports Society reserves the right to accept / reject / negotiate in respect of financial bid.

46. A bidder will quote all the information as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium. In that case tender Accepting Authority will intimate the reason of non- acceptance of the rate of the premium to the said bidder.

47. The Tender Accepting Authority of West Bengal Police Welfare & Sports Society 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.

48. 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.

49. **Financial Bid:**

a) The scheme will provide insurance coverage more or less 20,000 Number of Employees for the period from **20/10/2025 to 19/10/2026.**

Sl. No	Description	Benefit
i).	Sum Insured	₹ 3,00,000/-
ii).	Buffer amount for eight critical diseases as mentioned above	₹ 3,00,000/-
iii).	Limit of corporate buffer amount	₹ 1,50,00,000/-

b) Quoting of rate of Premium:

i)	Premium for a family of four members (Without parents or parents in-laws) as defined in Point No-3.	Amount to be quoted including GST/ TPA service charges / other charges, if any.
		₹ (In Number):
		₹ (In words):
ii)	Premium for a family of six members (With parents or parents in-laws) as defined in Point No-3.	Amount to be quoted including GST/ TPA service charges / other charges, if any.
		₹ (In Number):
		₹ (In words):
iii)	Premium per family of Retired Employees as defined in Point No 4(b) & 4(c).	Amount to be quoted including GST/ TPA service charges / other charges, if any.
		₹ (In Number):
		₹ (In words):
iv)	Premium for family of family pensioners aged below 60 years without parents/in-laws) as defined in Point No-4(d).	Amount to be quoted including GST/ TPA service charges / other charges, if any.
		₹ (In Number):
		₹ (In words):
v)	Premium per family of family pensioners aged above 60 years as defined in Point No-4(e).	Amount to be quoted including GST/ TPA service charges / other charges, if any.
		₹ (In Number):
		₹ (In words):

50. All the applicable taxes/GST/TPA service charges should be included in premium amount quoted.
51. The details of the financial bid shall be furnished in the above-mentioned format.
52. This will be a direct policy between the Insurance Company and West Bengal Police Welfare & Sports Society and there will be no agent or intermediary.
53. 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 person not officially concerned with such process until the letter of Award/MOU is issued.

54. If any information is required by the bidder (Public Sector General Insurance Companies) regarding the above tender, the bidder may contact the office of the Secretary, West Bengal Police Welfare & Sports Society having office at West Bengal Police Directorate, Bhabani Bhawan, Ground Floor, Alipore, Kolkata-700027 during office hours except holidays.

Kolkata,

The 18th September, 2025.

18/9/25

Deputy Inspector General of Police,
Planning & Welfare, West Bengal,
&
Chairman of the Tender Committee.

ANNEXURE-A

PRE-QUALIFICATION APPLICATION

To,
The Director General & Inspector General of Police,
West Bengal,
&
The President of Governing Body,
West Bengal Police Welfare & Sports Society,
Bhabani Bhawan, Alipore,
Kolkata – 700027.

Ref: TENDER FOR **WEST BENGAL POLICE TAILOR–MADE GROUP MEDICAL INSURANCE POLICY** FOR THE PERIOD FROM **20/10/2025 TO 19/10/2026** COVERING WEST BENGAL POLICE EMPLOYEES I.E. POLICE PERSONNEL / MINISTERIAL STAFF / RETIRED PERSONNEL / FAMILY PENSION HOLDERS / STAFF OF POLICE HOSPITALS, WBP AND STAFF OF FSL, WB VIDE TENDER NOTICE NO. **WBPGMIP-02/2025-2026.**

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 bidding 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):

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: