

RFP No. F.1(28)/JMRC/DCA/HR/GIS/2013-14/5107**Dated: 11.12.2015**

**RFP FOR
ACCIDENTAL INSURANCE OF JMRC EMPLOYEES
(LIMITED BIDDING)**

BID DOCUMENT



Jaipur Metro Rail Corporation Ltd.
(A Government of Rajasthan Undertaking)
Khanij Bhawan, Tilak Marg, C-Scheme, Jaipur -302005
Website: www.jaipurmetrorail.in
Email: jmrc.gmadm@gmail.com
CIN: U60221RJ2010SGC030630

NOTICE INVITING BID (NIB)
(LIMITED BIDDING)

Request for Proposal (RFP) for accidental insurance of employees of Jaipur Metro Rail Corporation (JMRC)

1. Jaipur Metro Rail Corporation Ltd. (JMRC) is a wholly owned company of Government of Rajasthan and it was formed to implement and operate the Jaipur Metro Rail Project in Jaipur city. It started operations on the East-West Corridor from Mansarovar to Chandpole since 03/06/2015, route length of 9.7 Kms under Phase-IA. Phase-IB of the Project is under progress.
2. Presently the corporation is having a sanctioned strength of 476 employees which includes technical and non-technical employees.
3. To ensure reliability and safety in train operations, JMRC is equipped with the most modern communication & train control system. It has state-of art air-conditioned coaches. Ticketing & passenger control is controlled through Automatic Fare Collection system. All the stations are equipped with elaborate fire detection, suppression & extinguishing system. Further underground stations are equipped with elaborate Tunnel Ventilation System. Jaipur Police have also been engaged for maintaining law & order in the metro network. Private Watch & Ward personnel are also being engaged at many stations for safety of JMRC assets / property. For the convenience of commuters, adequate number of escalators and lifts are installed at metro stations. Most of the Stations are equipped with CCTV. The entry to paid area is controlled by flap doors operated by Contactless Smart Cards and Contactless Smart Tokens.
4. Jaipur Metro Rail Corporation Ltd. (JMRC) invites sealed bids from Public Sector Accidental insurance Companies through limited competitive bidding process for Accidental insurance of its employees, as per following details:

a)	Name of Bid	:	Employees Accidental Insurance of Jaipur Metro Rail Corporation Ltd.
b)	Venue of submission and opening of Bid	:	General Manager (Administration), JMRC, 3 rd Floor, Khanij Bhawan, Udyog Bhawan Premises, C-Scheme, Tilak Marg, Jaipur (Tel. 0141-5192404 /5192110)
c)	Last date for Bid submission	:	Date: 23.12.2015, Time: 1500 Hrs.
d)	Date of bid opening	:	Date: 23.12.2015, Time: 1530 Hrs.

e)	Validity of Bid	:	180 days from the last date of submission of bid
f)	Stipulated date of Commencement of Accidental insurance	:	Within ten days from the date of issue of "Letter of Acceptance (LOA) or as mentioned in the LOA".
g)	Period of Accidental insurance	:	One Year from the date of commencement

Note:

- a) Corrigendum, Addendums and subsequent clarifications on bid terms, if any, can be down loaded from the above mentioned websites. All the information, intimation and updates regarding this tender shall be published on above mentioned websites only. Keep visiting these websites for any subsequent clarifications & modifications.
- b) If the date of opening is declared holiday, then Bids will be opened on next working day.

5. The Eligibility Conditions for bidding is as given in the table below:

S. No.	Eligibility criteria	Document required to substantiate the same
a)	A Public Sector Insurance Company authorized / approved by the Insurance Regulatory and Development Authority (IRDA) to work in India.	The company should be Public Sector Insurance Company undertaking regarding copy of license issued by the IRDA.
b)	The company should not have been blacklisted by Govt. of Rajasthan or any Government Organization during preceding five financial years.	Self attested undertaking on the letter-head of the Company with regard to non blacklisting by Govt. of Rajasthan or any Government organization during preceding 5 years.

6. The work profile of employees of JMRC is given in the *Annexure-I*.
7. The details of risk coverage for various kinds of accidental events/ circumstances are provided in the *Annexure-II*.

8. Submission of Bid

- i. A bid should consist of following:
 - a. Copy of this 'Request for Proposal' with each page duly filled in and sealed & signed by the Bidder in acceptance of the terms and conditions therein, along with all due Annexure duly filled.
 - b. Required documents in support of eligibility
 - c. Financial bid as per Annexure-IV

- ii. A bid as above is to be submitted in a sealed envelope at the JMRC office clearly marked as "CONFIDENTIAL" and "RFP FOR ACCIDENTAL INSURANCE OF JMRC EMPLOYEES", addressed to:

General Manager (Administration)
Jaipur Metro Rail Corporation Ltd,
Khanij Bhawan, Udyog Bhawan Premises,
Tilak Marg, C-Scheme, Jaipur

and must be dropped in the Bid Box labelled for the purpose and kept at IIIrd floor, JMRC Office at the address given above.

- iii. Bids received after last time and date will not be considered. Bids sent by FAX, post or e-mail will not be considered.
- iv. *RFP No. and Date of opening of Bid* must also be endorsed on this envelope. Please also indicate on the cover itself the name, full address, telephone numbers and e-mail of the Contact Person.

-sd-

(Dinesh Kumar Sharma)
General Manager (Admn)

General Guidelines:

1. EMPLOYEE ACCIDENTAL INSURANCE

1.1 INSURANCE

This insurance shall cover all the employees of Jaipur Metro Rail Corporation working on probation, permanent or deputation basis. The insurance shall cover death or injury to the employee due to any accident of any type including collision / derailment / accidents of coaches, electrical failure, break down of any equipment, Terrorist Act, carelessness, negligence of employee, failure of equipment, electricity shock, fire, terrorism, any other untoward incidences. The sum insured per employee is **Rs.5 Lakhs**.

Insurance cover desired is comprehensive [Death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD)].

- 1.2 The period of contract shall be for a period of One year from the date of commencement.
- 1.3 The Number of employees of JMRC shown in Annexure-I are approximate and liable to vary during the actual execution of the work.
- 1.4 This Group accidental insurance shall have no link with any other accidental insurance policy covering the employee.

2.0 Bid Clarification Process: Query from Bidders

- 2.1 If the bidder for any reason, whatsoever, be in doubt about the meaning of anything contained in the Bid Document, he may seek clarifications in the form of query, in writing, from the Office of General Manager (Administration), Reply to Query in writing, if any, given by JMRC, shall form part of the Bid Document.
- 2.2 Except for written clarifications (Reply to Query(s) or otherwise) from the office of General Manager /Admn., which is expressly stated to be an addendum to the bid document issued by JMRC, no written or verbal communication/ presentation/explanation by any other employee of JMRC shall be taken to bind or fetter JMRC under the bid/contract.

3.0 Cost of Bidding

The bidder shall bear all costs associated with the preparation and submission of his bid and JMRC will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

4.0 Bid Prices

4.1 The Contract shall be for the whole work. The bidder shall Fill Annual Premium amount in Rs. in the Financial Bid, Annexure-IV. The bidder is required to quote these rates taking into account all the Terms & Conditions of the Bid.

4.2 Overheads and all other costs incidental to the work required to be carried out by the successful bidders as per the term and conditions of this Bid Document. The bidder shall quote annual premium amount inclusive of all type of charges/taxes/levies etc. except service tax. Applicable Service Tax shall be payable extra on the annual premium amount.

5.0 PROCESS TO BE CONFIDENTIAL

5.1 Except the public opening of Bid, information relating to the examination, clarification, evaluation and comparison of Bids and recommendations concerning the award of Contract shall not be disclosed to bidders or other persons not officially concerned with such process.

5.2 Any effort by a bidder to influence JMRC in the process of examination, clarification, evaluation and comparison of Bids and in decisions concerning award of contract, may result in the rejection of the bidders Bid.

6.0 CLARIFICATION OF TENDERS/BIDS

6.1 To assist in the examination, evaluation and comparison of Bids, JMRC may ask bidders individually for clarification of their bids, including break-up cost of prices. The request for clarification and the response shall be in writing or by E-mail but no change in the price or substance of the bid shall be sought, offered or permitted except as required to confirm correction of arithmetical errors discovered by JMRC during the evaluation of bids in accordance with Clause-8 herein.

7.0 EVALUATION OF BID

7.1 JMRC will, keeping in view the contents of Clause 5 of the NIB, carry out technical evaluation of submitted technical proposals to determine that the bidder has a full comprehension of the work. Where a bidder's technical submittal has a major inadequacy, his bid will be considered to be non-compliant and will be rejected.

7.2 Only those bids who conform to the eligibility conditions and technically acceptable will be eligible for consideration of their financial proposals. Technically unacceptable/ineligible bids will not be eligible for consideration

of their financial bids. The financial proposal shall be evaluated to determine the most economic bidder.

- 7.3 The evaluation of financial proposals will take into account, in addition to the bid amounts, the following factors:
- a) Arithmetical errors corrected by the Engineer in accordance with Clause 8 of the RFP.
 - b) Such other factors of administrative nature as the JMRC may consider having a potentially significant impact on contract execution, price and payments, including the effect of items or unit rates that are unbalanced or unrealistically priced.
- 7.4 a) Offers, deviations and other factors, which are in excess of the requirements of the bid documents or otherwise will result in the accrual of unsolicited benefits to JMRC, shall not be taken into account in bid evaluation.
- b) The JMRC reserves the right not to consider any deviation that in the sole discretion of the JMRC is found unacceptable. JMRC shall require such deviations to be withdrawn, for the unaccepted deviations. The evaluation subsequently will be made on the rates quoted for such items in original offer.
- 7.5 Evaluation of financial proposal will be based on the annual premium amount quoted in the Financial Bid (Annexure-IV). Any alternation in Financial Bid will not be given any cognizance.
- 7.6 The duly authorized Committee reserves the right to ask for submission of the basis/reasonability of rates before the bid can be considered for acceptance. If the bidder, who is called upon to do so, does not submit within a reasonable time of written order to do so, JMRC shall be at liberty to reject the bid of such bidder.

8.0 CORRECTION OF ERRORS

- 8.1 Where there is a discrepancy between amounts in figures and in words, the amount in words will govern;
- 8.2 If a bidder does not accept the correction of errors as outlined above, his bid will be rejected.

9.0 Other Bid Guidelines/ Evaluation of Bids

- 9.1 JMRC reserves the right not to proceed with the bid process at any time without any notice, justification or liability.
- 9.2 All bids, documents and other information submitted by the bidders to JMRC shall become the property of JMRC. Bidders shall treat all information furnished as strictly confidential. JMRC will not return any submission.
- 9.3 The bid is not transferable under any circumstances.

- 9.4 Bid in any form other than the prescribed format issued by JMRC will not be entertained and will be summarily rejected.
- 9.5 Bids with revised / modified rates / offer after submission / opening of the bid will be summarily rejected.
- 9.6 JMRC reserves the right to accept or reject any or all bids or any part of the bid without assigning any reason thereof, and the decision of JMRC in this respect shall be final. JMRC reserves the right to award the tender to a bidder other than the most economic bidder.
- 9.7 JMRC may not consider bidders who have poor performance records such as abandoning works, not following statutory requirements, financial failure, etc.

10.0 Award of Contract

- 10.1 JMRC will award the contract to the Lowest Bidder(L1), whose bid has been determined to be substantially responsive, technically & Commercially suitable, complete & in accordance with the bid document.
- 10.2 In case, two or more responsive bidders have quoted the same price, which is also the lowest one rate offered, then all such bidders will be given an opportunity to revise their financial bid by submitting fresh financial bid, which shall necessarily be lower than the previous bid. The revised financial bid shall be submitted by the date and time as notified to the concerned bidders.

In case, two or more responsive bidders again quote the matching rates in their revised Financial Bids, then JMRC will resort to an open auction among the same Bidders (i.e. who have quoted the matching rates). Out of this open auction process, the bidders who offer the least quote shall be declared as successful bidder. The date and time of auction will be notified to the concerned Bidders.
- 10.3 Prior to the expiry of the period of bid validity, JMRC will notify the successful bidder in writing, either through Letter of Intent or Letter of Acceptance, that his bid has been accepted.
- 10.4 The Letter of Acceptance (LOA) would be sent in duplicate to the successful bidder, who will return one copy to JMRC duly acknowledged, signed and stamped by the authorized signatory of the bidder, as an unconditional acceptance of the Letter of Acceptance, within seven working days from the date of issue of LOA. The LOA shall be treated as unconditional binding document on the part of insurer till a formal accidental insurance policy is received by the JMRC. Cheque of accidental insurance premium shall be issued to the successful bidder along with the LOA.

- 10.5 Regarding performance security, a performance security declaration shall be submitted by the successful bidder regarding being a PSU of the Central Government, within seven working days from the date of issue of LOA.
- 10.6 No correspondence will be entertained by JMRC from the unsuccessful bidders.
- 10.7 Upon Letter of Acceptance being signed and returned by the successful bidder, JMRC will promptly notify the unsuccessful bidders.
- 10.8 The Group Accidental Insurance Contract shall be governed by the Tariff/Rules/Guidelines & Accidental insurance Policies as filed with IRDA by the Insurer, which the Insurer shall confirm at the time of submission of the Bid.

11.0 Signing of Contract Agreement

- 11.1 Within 10 days of issuance of the LOA by JMRC, successful bidder shall submit the executed Group Accidental Insurance Policy. Group Accidental Insurance Policy shall be issued on the Non Judicial stamp paper of the prescribed value. Successful bidder shall arrange and bear the cost of such Non Judicial stamp paper.
- 11.2 The LOA, executed accidental insurance policy document, signed bid document along with its Addendums and any other document so prescribed by the JMRC shall form part of the contract agreement.
- 11.3 Prior to signing of the Contract Agreement, the successful bidder shall be required to submit Power of Attorney in favour of Authorized Signatory(s).
- 11.4 The Contract Agreement/ policy shall require to be executed within 15 days from the date of issue of the Letter of Acceptance.

12.0 Cancellation of Letter of Acceptance (LOA)

After issuance of the Letter of Acceptance, in case, the successful bidder fails to submit the executed Accidental insurance Policy within the stipulated time, for whatsoever reasons, as per terms & conditions of Bid then the LOA may be cancelled by the JMRC.

Annexure-I**Details/ profile of JMRC officers/ employees:**

S. No.	Designation	Working profile	No. of Officer(s)/ Employee(s)
1)	Chairman & Managing Director	Sr. Management	01
2)	Directors	Sr. Management	04
3)	Executive Directors	Sr. Management/ Technical	06
4)	General Manager	Middle Management/ Technical	08
5)	Jt. General Manager	Middle Management/ Technical	04
6)	Dy. General Manager	Middle Management/ Technical	06
7)	Company Secretary	Middle Management	01
8)	Private Secretary	Middle Management	05
9)	Sr.EO (Accounts)	General/ Non-Technical	01
10)	Manager	General/ Technical	14
11)	Legal Officer	General/ Technical	01
12)	PRO	General/ Technical	01
13)	Tehsildar	General/ Non-Technical	01
14)	Travelling Inspector of Accounts	General/ Non-Technical	01
15)	Executive Officer	General/ Non-Technical	04
16)	Section Engineer (Civil)	General/ Technical	01
17)	Station Superintendent	General/ Technical	05
18)	Stenographer	General/ Technical	01
19)	Station Controllers / Train Operators	General/ Technical	73
20)	Jr. Engineers	General/ Technical	94
21)	Jr. Accountant	General/ Non-Technical	02
22)	Maintainers	General/ Technical	183
23)	Customer Relations Assistant	General/ Non-Technical	50
24)	HNA	General/ Technical	01
25)	Patwari/ Ameen	General/ Non-Technical	04
26)	Deputationist	General/ Technical	04
Total			476

Annexure-II**Schedule of Sum Assured Payable for Personal Accident Coverage****Capital Sum Insured: Rs. 5 Lakh per employee***(in percentage of Capital Sum Insured)***Table-I**

Item	Sum Assured (% of CSI)
Death	100%

Table-II

Item	Sum Assured (% of CSI)
Two hands or two legs, loss of eyesight of both eyes, one hand or one leg & one eye loss	100%

Table-III

S.No.	Item	Sum Assured (% of CSI)
1.	One Hand & one Leg or One eye sight	50
2.	Loss of toes -all	20
3.	Greet -both phalanges	5
4.	Greet -one phalanx	2
5.	Other than greet, of more than one toe lost each	1
6.	Loss of hearing -both ears	50
7.	Loss of hearing -one ear	15
8.	Loss of 4 fingers and thumb of one hand	40
9.	Loss of 4 fingers	35
10.	Loss of thumb -both phalanges	25
11.	Loss of thumb -one phalanx	10
12.	Loss of index finger -three phalanges	10
13.	Loss of index finger -two phalanges	8
14.	Greet -one phalanx	4
15.	Loss of middle finger - 3 phalanges	6
16.	Loss of middle finger - 2 phalanges	4
17.	Loss of middle finger - 1 phalanx	2
18.	Loss of ring finger - 3 phalanges	5
19.	Loss of ring finger - 2 phalanges	4
20.	Loss of ring finger - 1 phalanx	2
21.	Loss of little finger - 3 phalanges	4
22.	Loss of little finger - 2 phalanges	3
23.	Loss of little finger - 1 phalanx	2
24.	Loss of metacarpals - first or second (additional)	3
25.	Loss of metacarpals - third, fourth or fifth (additional)	2
26.	Any other permanent partial disablement	% as assessed by Doctor

Annexure-III

(On Company's Letter Head)

To,

General Manager (Admn)
Jaipur Metro Rail Corporation Ltd.
Khanij Bhavan, Udyog Bhawan Premises,
C-Scheme, Jaipur-302005

UNDERTAKING

Dear Sir,

1. We hereby agree to provide the Group Accidental Insurance Policies as outlined in your bidding documents.
2. We have understood and have thoroughly examined the detailed Scope of Group Accidental insurance Coverage along with Extensions and Exclusions with other features laid down by you and are fully aware of nature and scope of coverage required.
3. We hereby confirm our unconditional, complete acceptance and compliance to the provisions contained in the bidding documents. We declare that the Group Accidental insurance Coverage and Services will be rendered strictly in accordance with the requirement. Reductions in Tariff (if any) at a later date will however be passed on to JMRC.
4. We further confirm premium rates charged in all policies at the inception of policy will remain unchanged during the policy period. The same rate will be charged in respect of any additions in the sum insured if made during the policy period.
5. We further confirm that in case if any violation / breach in respect of premium rates charged by us and result into any Financial Liability or consequences to JMRC, then JMRC in any manner, will not be held responsible and we will not demand any additional payment from JMRC on this account.
6. Copies of confirmations / undertakings / submissions as per the terms & conditions of the Bid document are enclosed here with.

Stamp and Signature of the Bidder

Date:

Place:

Annexure – IV**Financial Bid****ACCIDENTAL INSURANCE OF EMPLOYEES OF JMRC:**

S. N.	Items	Perils	Sum Insured	Annual Premium Amount (inRs.)
1	Accidental Insurance of all the employees of JMRC as annexed at Annexure- I	Employee Accident/ Death cover (Death+ PTD+ PPD)	As per Annexure-II	

Annual Premium Amount (in words) Rs. _____

Note:

1. Quoted annual premium amount shall include all type of charges/ taxes / levies etc., except service tax.
2. Service Tax, as applicable, shall be payable extra.
3. Bids shall be evaluated on the Annual premium amount quoted.

Date_____

Authorized Signatory

Name_____

Designation_____

Seal/Stamp