

JAIPUR METRO RAIL CORPORATION LTD.

RFP No. F.1(A-664)/JMRC/DC/Admin./AIE/2023-24/05/3143

Dated: .2023

01 SEP 2023

REQUEST FOR PROPOSAL FOR GROUP PERSONAL ACCIDENT INSURANCE POLICY FOR JMRC EMPLOYEES

BID DOCUMENT



JAIPUR METRO

Jaipur Metro Rail Corporation Ltd.
(A Government of Rajasthan Undertaking)
Admin Building, Metro Depot, Bhriku Path,
Mansarovar, Jaipur-302020
Website: www.jaipurmetrorail.in
Email: jgmadm@jaipurmetrorail.in
CIN: U60221RJ2010SGC030630



NOTICE INVITING BID
(NIB)

RFP No. F.1(A-664)/JMRC/DC/Admin./AIE/2023-24/05 **3143**

Dated: 01 SEP 2023

To,

All Public Sector General Insurance Companies, Jaipur.

Sub : Request for Proposal (RFP) for group personal accident insurance policy of employees of Jaipur Metro Rail Corporation (JMRC).

- (i) Jaipur Metro Rail Corporation Ltd. (JMRC) is a wholly owned PSU of Government of Rajasthan and it was formed to implement and operate the Jaipur Metro Rail Project in Jaipur city.
- (ii) JMRC started its operations on the East-West Corridor from Mansarovar to Chandpole from 03/06/2015, with a total length of 9.7 kms under Phase-1A and Phase-1B of the Project from Chandpole to Badi Choupar with a total length of 2.01 kms and its operation started from 23.09.2020.
- (iii) Presently the corporation is having a sanctioned strength of 507 employees, which includes technical and non-technical employees.
- (iv) 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. Services of agency for providing Watch & Ward is also being taken 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.



- (v) Jaipur Metro Rail Corporation Ltd. (JMRC) invites sealed bids from Public Sector Insurance Companies through limited competitive bidding process for Accidental insurance of its employees, as per following details:

a)	Designation & address of Procuring Entity.	: Executive Director (Corporate Affairs), Jaipur Metro Rail Corporation Ltd., Admin Building, Metro Depot, Bhriugu Path, Mansarovar, Jaipur-302020
b)	RFP No.	: F1(A-664)/JMRC/DC/Admn./AIE/2023-2024/05 dated-01.09.2023
c)	Name of Work	: Group Personal Accident Insurance Policy for Jaipur Metro Rail Corporation Ltd Employees.
d)	Estimated Cost (Rs.)	: 84000 + GST (Approximate)
e)	Date of issue of RFP	: 01.09.2023
f)	RFP Download Start Date	: 01.09.2023
g)	Venue of submission and opening of Bid	: CA Directorate Conference Room, 2nd floor, Admin Building, Jaipur Metro Rail Corporation Ltd., Metro Depot, Bhriugu Path, Mansarovar, Jaipur-302020
h)	Bid Document submission date/time	: By 15:00 Hrs, 11.09.2023
i)	Technical Bid opening Date/Time	: 15:30 Hrs, 11.09.2023
j)	Financial Bid Opening	: Shall be intimated in due course to the technically responsive bidders.
k)	Bid Validity	: 90 days from the last date of submission of bid.
l)	Stipulated date of Commencement of Accidental Insurance	: From the date of acceptance of the Letter of Acceptance (LOA) by the successful bidder, which shall be within seven (07) days from the date of issue of "Letter of Acceptance (LOA)".
m)	Period of Accidental insurance	: 1 Year from the date of commencement.



Note: -

- a) Bidders are advised to download the bid document from JMRC website and State Public Procurement website: <http://transport.rajasthan.gov.in/jmrc> and <http://sppp.rajasthan.gov.in>
- b) Corrigendum, Addendums and subsequent clarifications on bid terms, if any, can be downloaded 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.
- c) If the date of opening is declared holiday, then Bids will be opened on next working day, at the same venue and same time.

(vi) 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.	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, in the <u>Annexure-III</u>

- (vii) The work profile of employees of JMRC is given in the **Annexure-I** of this RFP.
- (viii) The details of risk coverage for various kinds of accidental events/ circumstances is provided in the **Annexure-II** of this RFP.

You are, therefore, requested to submit your proposal in the format given in the **Annexure-IV** of this RFP latest by 11.09.2023 along with all the eligibility documents to JMRC, Jaipur as under:

The Proposal duly filled in and complete in all respects must be submitted in a properly sealed envelope at the JMRC office clearly marked as **"CONFIDENTIAL"** and **"RFP FOR GROUP PERSONAL ACCIDENT INSURANCE POLICY OF JMRC EMPLOYEES"**, addressed to:

**Executive Director (Corporate Affairs),
Jaipur Metro Rail Corporation Ltd,
Admin Building, Metro Depot, Bhrigu Path,
Mansarovar, Jaipur-302020**

and must be dropped in the Bid Box labeled for the purpose and kept at CA Directorate Conference Hall, A-206, Admin Building, JMRC Office at the address given above.



Bids received after last time and date will not be considered. Bids sent by FAX, post or e-mail will not be considered.

RFP No. and Date of opening of Technical 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.

This sealed envelope should contain the two separately sealed envelopes, respectively containing the Technical and Financial Bids, and marked clearly as **"Part A- Technical Bid for ACCIDENTAL INSURANCE OF JMRC EMPLOYEES"** and **"Part B- Financial Bid for GROUP PERSONAL ACCIDENT INSURANCE POLICY OF JMRC EMPLOYEES"**, respectively.

a) Submission of Part-A : Technical Bid

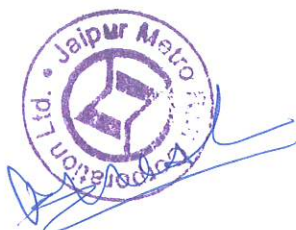
This Part should contain the Technical Bid consisting of **a copy of this 'Request for Proposal'** with each page duly filled in and sealed & signed by the Bidder in acceptance of the terms and conditions therein, along with **all due Annexures duly filled**, all required **documents in support of eligibility**. All documents should be signed by the Bidder.

No price bid should be indicated at any place in the Technical Bid otherwise the Proposal shall be summarily rejected.

b) Submission of Part-B : Financial Bid

Rate quoted should be all inclusive for carrying out activities as detailed in the scope of work. It is to be noted that actual annual premium should include all taxes/duties etc. except GST which will be paid at prevailing rate at the time of issuance of the insurance policy.

Executive Director (Corp. Affairs)



INSTRUCTIONS TO BIDDER (ITB)

General Guidelines:-

1.0 EMPLOYEE ACCIDENTAL INSURANCE

1.1. GROUP ACCIDENTAL INSURANCE

This Group accidental insurance shall cover all the employees of Jaipur Metro Rail Corporation appointed as direct recruitment, permanent or deputation basis. The accidental insurance shall cover death or injury to the employee due to any accident of any type including but not limited to collision/derailment/accidents of coaches, electrical failure, break down of any equipment, terrorist act, carelessness, negligence of employee, failure of equipment, electricity shock, fire, compensation awarded by any Indian Court / Tribunal or any other untoward incidents. The sum insured per employee is **₹5 Lakhs** (Rupees Five Lakhs only).

Cover desired is comprehensive (Death + Permanent Disability (PTD) + Permanent Partial Disability (PPD) + Temporally Total Disability (TD)) as per Annexure-IV.

- 1.2. The period of contract shall be for a period of one (01) year from the date of commencement.
- 1.3. The Number of employees of JMRC shown in Annexure-I are to be covered under this policy. However, at any point of time the actual working employees may be upto 507 approximate and liable to vary during the actual execution of the work.
- 1.4. All the employees upto 507 numbers shall be covered by this policy.
- 1.5. In case, the number of employees exceeds 507, pro rata annual premium amount shall be paid.
- 1.6. 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 Joint General Manager (Administration), "within a period of seven (07) days from the date of beginning of downloading of the bid documents. Authorized Reply to Query, 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 Joint General Manager (Admin.), 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 Bid Prices

- 3.1 The Contract shall be for the whole work. The bidder shall fill the requisite premium charges etc. in the Bill of Quantity (BOQ). The bidders required to quote his rates taking into account all the Terms & conditions of the Bid.
- 3.2 The bidder shall quote its rates inclusive of all taxes, duties, royalties, statutory payments to be made by the bidder, 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 except ST in the format (Annexure-IV) of BOQ.
- 3.3 Quoted price will be deemed to include all incidental charges, supervision, transport, contractor's profit and establishment/overheads, all risks & accidental insurance liabilities, compliance of labour laws and other obligations set out or implied in the contract, complete as required.

4.0 PROCESS TO BE CONFIDENTIAL

- 4.1. In accordance with section 49 of The Rajasthan Transparency in Public Procurement Act, 2012 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.
- 4.2. Any effort by a bidder to influence the Employer 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 bidder's Bid.

5.0 CLARIFICATION OF BIDS

- 5.1. To assist in the examination, evaluation and comparison of Bids, the Employer 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.

6.0 EVALUATION OF BID

- 6.1 JMRC will carry out technical evaluation of submitted technical Bids to determine that the bidder has a full comprehension of work. Where a bidder's technical bid has major inadequacy, the bid will be considered non-responsive and will be rejected.



- 6.2 **Only those bids, which conform to the eligibility conditions and are technically responsive, will be eligible for consideration of their financial proposals/BOQ.** 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. Technically unacceptable bids shall not be considered for financial evaluation.
- 6.3 The evaluation of financial proposals will take into account, in addition to the bid amounts, the following factors:
- a) Arithmetical errors corrected by JMRC in accordance with Clause 8 of the ITT.
 - 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.
- 6.4 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) 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.
- 6.5 Evaluation of financial proposal will be based on the annual premium quoted excluding GST. Any alternation in BOQ will not be given any cognizance.
- 6.6 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 request to do so, JMRC shall be at liberty to reject the bid of such bidder.

7.0 CORRECTION OF ERRORS

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

8.0 Other Bid Guidelines/ Evaluation of Bids

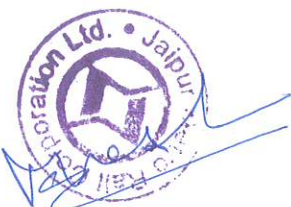
- 8.1 JMRC reserves the right not to proceed with the bid process at any time without any notice, justification or liability.
- 8.2 All bids, documents and other information submitted by the bidders to JMRC shall become the property of JMRC. Bidders shall treat all information furnished as strictly confidential.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



- 8.4 Bid in any form other than the prescribed format issued by JMRC will not be entertained and will be summarily rejected.
- 8.5 Bids with revised / modified rates / offer after submission / opening of the bid will be summarily rejected. Any overwriting in the Annexure-IV may result into rejection of the bid.
- 8.6 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.
- 8.7 JMRC may not consider bidders who have poor performance records such as abandoning works, not following statutory requirements, financial failure, etc.

9.0 Award of Contract

- 9.1 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.
- 9.2 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.
- 9.3 Prior to the expiry of the period of bid validity, JMRC will notify the successful bidder in writing through a Letter of Acceptance (LOA), that its bid has been accepted.
- 9.4 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 (07) days from the date of issue of LOA. 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.
- 9.5 No correspondence will be entertained by JMRC from the unsuccessful bidders.
- 9.6 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



10.0 Issuance of Policy

- 10.1 Within 15 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 applicable value. Successful bidder shall arrange and bear the cost of such Non Judicial stamp paper.
- 10.2 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 insurance policy agreement.
- 10.3 Prior to award of Contract Agreement, the successful bidder shall be required to submit a Power of Attorney In favour of Authorized Signatory(S).

11.0 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, for whatsoever reasons, as per terms & conditions of Bid then the LOA may be cancelled by the JMRC.

12.0 Jurisdiction

Any dispute(s) arising out of this bid, or in connection to any act or omission in relation to this bid and subsequent stages of this contract shall at first instance be tried to be amicably settled between authorized representatives of disputing parties failing which the court(s) at Jaipur, Rajasthan shall have exclusive jurisdiction to hear & decide the disputes as per existing laws.



Annexure-I**DETAILS/PROFILE OF JMRC OFFICERS/EMPLOYEES:**

S. No.	Designation	Working profile	No. of Sectioned Post	No. of Present Strength
1)	Chairman & Managing Director	Sr. Management	01	01
2)	Directors	Sr. Management	04	04
3)	Executive Directors	Sr. Management/ Technical	05	01
4)	Executive Directors	Sr. Management/ Non-Technical	01	01
5)	General Manager	Middle Management/ Technical	07	04
6)	General Manager	Middle Management/ Non-Technical	01	01
7)	Jt. General Manager	Middle Management/ Technical	02	02
8)	Jt. General Manager	Middle Management/ Non-Technical	02	02
9)	Dy. General Manager	Middle Management/ Technical	03	03
10)	Dy. General Manager	Middle Management/ Non-Technical	03	02
11)	Company Secretary	Middle Management/ Non-Technical	01	01
12)	Private Secretary	Middle Management/ Non-Technical	05	02
13)	Sr. EO (Accounts)	General/ Non-Technical	01	01
14)	Manager	General/ Technical	13	13
15)	Manager	General/ Non-Technical	02	02
16)	Legal Officer	General/ Non-Technical	01	01
17)	Public Relation Officer	General/ Non-Technical	01	01
18)	Tehsildar	General/ Non-Technical	01	01
19)	Travelling Inspector of Accounts	General/ Non-Technical	01	01
20)	EO (Accounts)	General/ Non-Technical	03	04
21)	EO (HR/Admin)	General/ Non-Technical	01	01
22)	Station Superintendent	General/ Technical	07	07
23)	Stenographer	General/ Non-Technical	01	01
24)	Station Controllers/ Train Operators	General/ Technical	82	70
25)	Jr. Engineers	General/ Technical	105	86
26)	Jr. Accountant	General/ Non-Technical	02	02
27)	Customer Relations Assistant	General/ Non-Technical	54	41
28)	Patwari/ Ameen	General/ Non-Technical	04	02
29)	Hardware & Network Assistant	General/ Technical	01	01
30)	Maintainers	General/ Technical	192	177
31)	Other Deputationists	General/ Non-Technical	00	01
Total:			507	437



Annexure-II**1. SCHEDULE OF COMPENSATION PAYABLE FOR DEATH AND INJURIES UNDER THE GROUP PERSONAL ACCIDENT INSURANCE POLICY**

SN	Table of Benefits	Percentage of Capital Sum Insured (5 Lakhs)
1	Accidental Death	100
2	Permanent Total Disability:	
	a) Loss of sight (both eyes	100
	b) Loss of two limbs	100
	c) Loss of one limb and one eye	100
	d) Permanent Total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability:	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing - both ears	50
H	Loss of hearing - one ear	15
I	Loss of Speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	i)Two phalanges	8
	i)One phalanges	4
O	Loss of middle finger	
	i) Three phalanges	6
	i)Two phalanges	4
	i)One phalanges	2
P	Loss of ring finger	
	i) Three phalanges	5
	i)Two phalanges	4
	i)One phalanges	2
Q	Loss of little finger	
	i) Three phalanges	4
	i)Two phalanges	3
	i)One phalanges	2
R	Loss of Metacarpals	
	(i)First or second (additional)	3
	(ii)Third, fourth or fifth (additional)	2
S	Any other permanent partial disablement	% as assessed by Medical Practitioner as appointed
4	Temporary Total disablement benefit at the rate per week for period of confinement or part thereof.	1% of C.S.I or Rs 5000/- whichever is lower for 104 weeks max.



Extra Benefits under the Policy in addition to capital sum Insured, in case the liability under the policy for Accidental Claim has been admitted.

A. Transportation cost for carriage of dead body to Home including funeral charges.	1% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by Bidder.	Actual expenses subject to maximum of Rs 1000/
C. Ambulance charges for transportation of Insured person to Hospital following Accident	Actual expenses subject to maximum of Rs 1000/
D. Education Fund In the event of Death, permanent total disablement of the proposer that is the first Insured Person, compensation towards Education Fund for up to two dependent children	5% (Five percent) of C.S.I Subject to a maximum of Rs. 15000/-
E. Loss of Employment In the event of accident leading to loss of employment as a consequence of Permanent Total Disability as per the table of benefits.	2% of Basic Sum Insured subject to a maximum of Rs 25000/-



Annexure-III

(On Company's Letter Head)

To,

Executive Director (Corporate Affairs)
Jaipur Metro Rail Corporation Ltd.
Admin Building, Metro Depot, Bhargu Path,
Mansarovar, Jaipur-302020

UNDERTAKING

Dear Sir,

2. We------(Name & details of company and concerned officials with designation) hereby agree to provide the Group Accidental Insurance Policy as outlined in your bidding documents, RFP No. F1(A-664)/JMRC/DC/Admin./AIE/2023-24/05 dated 01.09.2023.
3. We have understood and have thoroughly examined the detailed Scope of Group Accidental insurance Coverage laid down by you and are fully aware of nature and scope of coverage required.
4. 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.
5. 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 number of persons and sum insured if made during the policy period.
6. We further confirm that in case of any violation / breach in respect of premium rates charged by us and result into any Financial Liability or consequences to JMRC, then we will be responsible & liable for it and JMRC in any manner, will not be held responsible and we will not demand any additional payment from JMRC on this account.
7. We hereby certify that our Organization has not been blacklisted by any Government Department/Public Sector Organization during last 5 financial year ending 31.03.2023 and during current financial year till date of Bid submission.
8. 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**Bill of Quantity****GROUP PERSONAL ACCIDENT INSURANCE POLICY OF EMPLOYEES OF JMRC:**

S. N.	Items	Perils	Sum Insured	Annual Premium (in ₹)*
1	Insurance cover for all the 507 employees of JMRC as per Annexure- I	Employee Accident / Death cover (Death, PTD, PPD, TD) and/or compensation awarded by any Indian Court / Tribunal). As more clearly mentioned in clause 1.1 of ITB.	As per Annexure-II	
			Add GST @ *	
			Total	

Amount in words _____

- * GST as applicable, shall be payable extra @ applicable rate at the time of issuance of the policy.
- * Quoted annual premium includes all other type of charges/taxes/levies etc.
- * The payment of premium shall be done annually.

Authorized Signatory

Name _____

Designation _____

Seal/Stamp _____

Date _____



