


शहरी विकास निदेशालय, उत्तराखण्ड

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पत्रांक:5260/श०वि०नि०-507 (सा०बी०)/06

दिनांक 13/03/2024

विज्ञप्ति

शहरी विकास निदेशालय द्वारा राज्य की समस्त नगर निकायों में कार्यरत नियमित/दैनिक वेतन/संविदा तथा मौहल्ला स्वच्छता समिति में कार्यरत पर्यावरण मित्रों का GROUP TERM LIFE INSURANCE PLAN लिये जाने के उद्देश्य से REQUEST FOR PROPOSAL (RFP) दो बिड पद्धति (तकनीकी व वित्तीय बिड) पर आमंत्रित की जाती है। उक्त निविदा प्रकाशन तिथि 14-03-2024, प्री बिड तिथि 26-03-2024 तथा बिड जमा कराने की अन्तिम तिथि दिनांक 05-04-2024 को सांय 3:00 बजे निर्धारित है, जो दिनांक 06-04-2024 को सांय 3:00 बजे निविदादाता फर्मों के सक्षम खोली जायेगी। उक्त निविदा के सम्बन्ध में विस्तृत विवरण वेबसाईट - <https://uktenders.gov.in> or <https://udd.uk.gov.in> से प्राप्त किया जा सकता है।

अपर निदेशक,

शहरी विकास निदेशालय,

उत्तराखण्ड, देहरादून।



उत्तराखण्ड शासन

File Reference: 5260/UDD/567(GI)/06 Dated 13/03/2024

Urban Development Department, Uttarakhand

REQUEST FOR PROPOSAL (RFP)

FOR

GROUP TERM LIFE INSURANCE PLAN

FOR EMPLOYEE OF URBAN LOCAL BODIES

FOR A PERIOD OF FIVE YEAR

IMPORTANT DATES AND SCHEDULE		
1	DATE OF NIT ISSUED	13/03/2024
2	PREBID MEETING DATE & TIME	26/03/2024 at 03:00 PM to 4:00 PM
3	DUE DATE & TIME	05.04.2024 at 03:00 PM
4	TECHNICAL BID OPENING DATE AND TIME	06 / 04 /2024 at 03:00 PM
5	ESTIMATED VALUE OF SERVICES	1.5 Cr. per year.
6	EARNEST MONEY DEPOSIT	3 LACS IN THE FORM OF DD/BANK GURANTEE FROM ANY SCHDEULE BANK and issued in the name of DIRECTOR, UDD and Payable at Dehradun.
7	TENDER FEE	Rs 5000+18%GST in the form of DD and issued in the name of DIRECTOR, UDD and Payable at Dehradun.

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DISCLAIMER

This Request for Proposal (RFP) is not on offer by Urban Development Directorate, but an invitation to receive proposal from eligible life insurance companies for Group Term Life Insurance Plan (GTLIP) for employees (Pariyawaran Mitra) of all ULBs of Uttarakhand. No contractual obligation whatsoever shall arise from this RFP process unless and until a formal contract is signed and executed between Directorate and the selected life insurance company. This document should be read in its entirety. While all reasonable care has been taken in compiling this RFP, the figures, documents and details are presented in good faith, and no warranty or guarantee (express or implied) is given by as to the completeness or accuracy of this RFP or any information provided in or in connection with it. Directorate, officers and employees will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process.



**GROUP TERM LIFE INSURANCE PLAN (GTLIP) FOR EMPLOYEES OF URBAN LOCAL BODY'S
Uttarakhand FOR A PERIOD OF FIVE YEAR**

Proposals are invited by the Director Urban Development directorate Uttarakhand (UDD) for the Group Term Life Insurance Plan (GTLIP) for its employees of Urban Local Bodies from Insurance Regulatory and Development Authority of India licensed Life Insurance Companies operating in India, who meet the following eligibility criteria:

- i They must be registered with IRDA and must have license as on the date of submission of the Bid for providing Life Insurance business in India. The License must remain valid during the period of GTLIP.
- ii They should be in existence for at least 5 years in the line of business of providing Life Insurance.
- iii They should have a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last two financial years, i.e. FY 2022-23 and 2023-24.
- iv The Total Premium Collection should be more than Rs. 05 Crore for each of the last two financial years i.e. FY 2022-23 and 2023-24.
- v They should have a minimum Solvency Ratio of 1:5 as on 31.03.2023.
- vi EMD and tender fees DD shall be submitted along with technical bid documents failing which bid shall be summarily rejected.

2. The proposals received against this RFP shall be evaluated based on 2 Bids system (Technical & Financial) only from Life Insurance Companies eligible as per the criteria mentioned in para 1 above.

3. This GTLIP plan shall be for yearly renewal basis based on staff strength and company may propose single premium policy for FIVE YEAR plan if they have in their profile for buyer considerations.

4. Eligible and interested Life Insurance Companies are requested to refer this RFP and submit their online TENDER (Technical & financial Bid), on <https://uktenders.gov.in> TENDER UTTRAKHAND WEB PAGE latest by 05, April 2024 up-to 3 PM and its TECH BID shall be opened on 6.4.24 at 3 PM.

NO OFFLINE TENDER OR ITS ANY HARD COPY SENT BY POST SHALL BE CONSIDERED FOR EVALUATION.

Director Urban Development Directorate, 31/62 Rajpur road Dehradun




GENERAL TERMS AND CONDITIONS OF THE GROUP TERM LIFE INSURANCE PLAN (GTLIP)

The following general terms and conditions are prescribed:

I Employee details of Urban Local Body's Uttarakhand: -

Total no. of Employees (as on date) - 6485
 Age profile of Employees-> 18-60 years:
 Sum Insured- Rs. 05 Lacs per employee.
 Average Age Profile -

Grade	Age Profile	No. of employees (To be filled up as per employee data)
1. Paryavaran mitra Grade pay 1800 Employee's Pay scale- 5200-20200, level-1	18-60	3123
2. Paryavaran mitra daily wages	18-60	1093
3. Paryavaran mitra through Mohalla Swachhta Samiti	18-60	2269

Further classification of the employees age wise is as under: -

Serial No.	Classification (years)	Total number of Employees (in percentage)
1	18-25	5
2	26-30	6
3	31-35	10
4	36-40	17
5	41-45	21
6	46-50	18
7	51-55	13
8	Above 55	10

II General Terms and Conditions of coverage of Employees under GTLIP:

1. All Employees who join ULBs after the commencement of GTLIP, shall automatically get covered under GTLIP from the date of their joining ULBs.
2. The coverage of Employee shall terminate on any of the following events:
 - a. he/ she ceases to be an Employee for any reason, whatsoever;
 - b. his/her age is 60 years; and
 - c. if the agreement with the Life Insurance Company is terminated/discontinued for any reason
 - d. as per the terms of his appointment.
3. All Employees on payroll of ULBs will be covered under GTLIP including those on deputation, secondment, study leave with/without pay, maternity leave, extra ordinary leave, and any other leave as sanctioned by ULBs or under suspension or any disciplinary action of ULB's. An updated list of the Employees will be shared on monthly basis. Any addition/deletion will also be intimated on monthly basis.

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4. The premium will be paid only on the basis of actual number of Employees enrolled. For addition/deletion of an Employee during the insurance period, the additional/excess amount of premium will be paid/withdrawn/adjusted on pro-rata basis.

5. For an Employee who joins ULBs Service post the commencement of GTLIP, the premium shall be charged on pro-rata basis calculated from the date of joining of such Employee to the last date of period of GTLIP.

6. Facility for changing the insurance coverage should be available to those Employees who get the promotion, etc. during the period of GTLIP, and in this case, premium shall be charged on pro rata basis calculated from the date of promotion of such Employee to last date of period of GTLIP. The updation of such changes will be intimated on monthly basis. However, the Life Insurance Company shall provide a grace period of 45 days for the enhanced coverage.

III. **Coverage under the GTLIP:** The GTLIP must cover any kind of death (irrespective of country/place of death) such as natural death, accidental death, suicidal death, death due to any illness, death due to pre-existing illness including critical illness, etc.

IV. **Active at work:** No "active at work" clause / criteria shall be applicable to any Employee covered under GTLIP.

V. **Annual Renewal:** The cover under GTLIP shall be effective for a period of one year from the commencement date of GTLIP and will be renewable for a period of one year at a time, at the sole discretion of ULBs.

VI. **Medical examination/medical certificate:**

1. No medical examination/medical certificate should be demanded by the Life Insurance Company from any of the Employees of ULBs.

2. It is clarified that no medical examination/medical certificate should be demanded by the Life Insurance Company for any claim settlement under GTLIP.

VII. **Failure/non-performance:**

1. Failure to settle the claim with ULBs within 1 (one) week of submission of death certificate as per IRDA Guidelines of the deceased employee, will be considered as failure/non-performance on part of the Life Insurance Company.

2. A claim, if not settled by the Life Insurance Company within 1 (one) week of submission of death certificate, will make such Life Insurance Company liable to pay 12% penal interest of claim amount from the date of submission of claim documents.

VIII. **Payment of premium by ULBs:**

1. ULBs shall pay yearly premium in advance.

2. Premium amount to be finalized every year during the renewal of the GTLIP

3. Premium amount shall be fixed till renewal of GTLIP.

4. Premiums to be paid within a grace period of 30 days from the commencement of GTLIP.

5. In case of death of an Employee in the grace period of 45 days or in between the renewal of policy, the insurer will be liable to settle the claims.

IX. Claim Settlement:

1. Only the death certificate of deceased will be provided for claim settlement.
2. No document other than the death certificate of the deceased shall be demanded by the Life Insurance Company for claim settlement with ULBs.
3. At the time of claim settlement, ULBS reserves the right to not furnish any further information or documents other than the death certificate of the deceased.
4. The claim amount should be transferred in lumpsum to ULBs bank account, who in turn shall transfer the same to the Nominee of the deceased. It is clarified that the settlement shall be through concern ULBs only.
5. In case of absence of any nominee of the deceased, the claim is to be settled in favour of His/her legal heir.
6. Concern ULBs discharge certificate in this regard shall be considered final.

X. Cash Deposit Margin (CDM) Facility: There should be CDM facility and it shall be the responsibility of Life Insurance Company to demand replenishment of CDM whenever it crosses the minimum threshold.

XI. Other terms and Conditions of GTLIP: The Life Insurance Company shall provide some dedicated helpline numbers and support on call shall be available 24/7 for any query that the Employees of All ULBs may have.

XII. Dispute Settlement Mechanism: in the event of any dispute arising out of this RFP, the decision of the Chairperson, Municipal Commissioner ULBs shall be final and binding on both parties. The Courts in Uttarakhand will have exclusive jurisdiction in any dispute arising out of this RFP.

INSTRUCTIONS FOR BIDDERS**I. Bidder warranties**

By submitting the financial Bid, the bidder represents and warrants to concern ULBs that, as on the date of submission:

1. The bidder has fully disclosed to ULBs in its proposal all information which could reasonably be regarded as affecting in any way ULBs evaluation of the Bid;
2. All information contained in the documents is true, accurate and complete and is not false or misleading in any way.
3. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the bidder threatened against or otherwise involving the bidder, which could have an adverse effect on its business, assets or financial condition or upon ULBs reputation if such litigation, arbitration or administrative proceeding is successful; and
4. The bidder will immediately notify ULBs of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the bidder's business, assets or financial condition, or ULBs reputation or render the bidder unable to perform its obligations to ULBs under this Bid.

II. Cost of bidding:

The bidder shall be solely responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing ULBs with the Bid documents or any additional information).

III. Validity of the Financial Bid- 60 Days from the Due Date.

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IV. Amendments to the RFP:

1. At any time prior to Due Date, Director Urban Development Directorate may, for any reason, whether on its own or in response to the clarification request by a prospective bidder, modify this RFP.
2. All bidders are requested to visit 'Tender' section on Directorate of Urban Development website for any amendment/modification/corrigenda. Such amendment/modification / corrigenda shall at all times be binding on all bidders.

v. Late bids:

1. Urban Development Directorate shall not be responsible for:
 - a. Delayed submission of Bids whether sent by post, courier, etc.
 - b. Submission / delivery of Bids at an address other than the address mentioned in this RFP.
 - c. Any Bid received by Directorate after the Due Date & Time.
2. Bids received by Directorate after the Due Date & Time shall not be accepted and be returned to the bidder.

VI. Supplementary offer/modification of original proposal:

The financial Bids submitted against this RFP shall not be returned in case of extension of Due Date.

VII. Confidentiality:

Information relating to the evaluation of financial Bids, and recommendation of successful bidders, shall not be disclosed to any bidder or any other person not officially concerned with this process, until such information is published on the website of Urban Development Directorate.

VIII. Corrupt & fraudulent practices:

The bidders must:

1. Always observe the highest standard of ethics including during the procurement and execution of contract with ULBs/ Directorate.
2. Directorate shall reject the Bid if it is determined that the bidder has, directly or indirectly, engaged in Corrupt, Fraudulent, Collusive or Coercive practices in competing under this EOL.
3. For the purpose of this RFP:

(a) "Corrupt practice" means the offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence the action of any official of Directorate/ ULBs in this process;

(b) "Fraudulent practice" means a misrepresentation or omission of facts in order to influence this process;

(c) "Collusive practice" means a scheme of arrangement between two or more bidders, designed to establish bid prices at artificial, non- competitive levels; and

(d) "Coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in this process.

IX. Transfer and Sub-letting: No bidder shall transfer, assign or otherwise part with its duties under this RFP, either directly or indirectly, without the prior written permission of the Directorate/ULBs.

X. Other Conditions: Notwithstanding anything specified in this RFP, Directorate reserves the right to:

1. Reject any or all Bids received in response to this RFP without assigning any reason whatsoever.
2. Withdraw/cancel this RFP at any stage, without assigning any reason whatsoever.
3. Waive or change any formalities, irregularities, or inconsistencies in this RFP. such a change/ waiver would be notified on Directorate's website under "Tenders" section.
4. Select a bidder even if a single Bid is received as response to this RFP.
5. Share the information/clarifications provided into any bidder, with all other bidders.
6. Request additional financial/business information from any bidder at any point of time.

XI. Precedence of Documents - If there is any inconsistency between the terms of this RFP and any of its annexures, appendices, schedules or attachments, then, the terms of this RFP will prevail to the extent of any such inconsistency.



CHECKLIST FOR BID SUBMISSION

The following items must be checked before the financial Bid is submitted:

1. Envelope - "Financial Bid for GTLIP for employees of ULBs"

- a. Bidder's Information as per the format provided at **Annexure A**.
- b. Copy of this RFP document duly sealed and signed by the authorized signatory on every page.
- c. Undertaking that the Life Insurance Company is in existence for at least 5 years in the line of business of providing Life Insurance.
- d. Undertaking that the Life Insurance Company has a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last two financial years, i.e. FY 2022-23 and 2023-24.
- e. Certificate from an auditor stating that the total premium collection by the Life Insurance Company is more than Rs. 05 Crores for each of the last two financial years i.e. FY 2022-23 and 2023-24.

Annexure A

S.No.	Particulars	Details
1	Name of the bidder	
2	Address of the Bidder	
3	Status of the Bidder (Public/Private limited)	
4	GST No.	
5	PAN	
6	Name and designation of contact/authorised person	
7	Telephone/Mobile no, contact/authorised person	
8	Email address of the contact/authorised person	
9	website	

File

Signature

Item Rate Boq

Tender Inviting Authority: Ultrakhand Urban Development Directorate Ultrakhand

Name of Work: Procurement of Group Term Life Insurance Plan for 6500 Nos employees of Urban Local Bodies of Ultrakhand

Contract No:

Name of the Bidder/ Bidding Firm / Company

PRICE SCHEDULE

(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

NUMBER #	TEXT #	Item Description	NUMBER #	Quantity	TEXT #	Units	NUMBER #	Estimated Rate in Rs. P	NUMBER #	BASIC RATE in Figures To be entered by the Bidder Rs. P	NUMBER #	TOTAL AMOUNT Without Taxes in Rs. P	NUMBER #	TOTAL AMOUNT In Words	TEXT #
1	2	GROUP TERM LIFE INSURANCE PLAN	4		5		6		13		53		55		
1.01		GTLP PREMIUM FOR 5 LAC INSURANCE PER EMPLOYEE ON ANNUAL RENEWAL BASIS(OPTION-A)		6500.000		Nos		2100.000				0.00		INR Zero Only	
1.02		GTLP SINGLE PREMIUM FOR FIVE YEAR FOR 5 LAC INSURANCE PER EMPLOYEE(OPTION -B)		6500.000		Nos		10500.000				0.00		INR Zero Only	
Total in Figures															
Quoted Rate in Words															
INR Zero Only															

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Quoted