

KELTRON COMPONENT COMPLEX LTD

(KCCL)



Keltron Nagar, Kalliasseri P O, Kannur – 670562

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www.keltroncomp.org

REQUEST FOR PROPOSAL (RFP)

For

Renewal/Implementation of Group Medical Insurance Policy for
Regular Employees of Keltron Component Complex Ltd for the year
2025-2026.

TENDER NO: KCCL/P&A/RFP/MED/01/2025-26:
03.07.2025

Issue date	03.07.2025
Last date for Submission of response	On or before 11.00am on 14.07.2025

TENDER NOTICE

Keltron Component Complex Ltd (KCCL) invites sealed Tenders from eligible Insurance Companies with License & Registration from IRDAI under two bid systems 'Technical Bid' & 'Financial Bid' for renewal/implementation of Group Medical Insurance policy for regular employees of KCCL for the year - 2025-26 with effect from 01.08.2025. The initial policy was started in the year 2015-16 on 1ST Aug 2015 and was renewed every year without a break.

The eligible & interested Public Sector Insurance Companies, General Insurance companies, Private Insurance companies adhering to the IRDAI regulation, may submit their competitive bids to the Personnel & Administration Department, Keltron Component Complex Ltd in the prescribed formats/Annexures. The formats / Annexures enclosed with this Tender/RFP document (available in company website: <https://www.keltroncomp.org/index.php/tenders/etenders>) shall be submitted as per the schedule mentioned herewith in a Large envelope superscripting "Bid for Renewal/Implementation of Group Medical Insurance Policy for Regular employees of KCCL 2025-2026" containing two separate envelopes superscripting 'Technical Bid' and 'Financial Bid' containing required information/annexure.

The bids are to be deposited in the Tender Box kept in Personnel & Administration Department at following address: - **Dy Manager, Personnel & Administration Department, Keltron Component Complex Ltd, Keltron Nagar, Kalliasseri P O, Kannur, Kerala - 670562** on or before @ 11.00am on 14.07.2025. The Technical bids shall be opened at 11.30 am on 15.07.2025 at Board Room, KCCL in the presence of representatives of the Bidders who wish to be present and KCCL Group Medical Insurance Committee. The financial bid of technically qualified Insurance Companies shall be opened at 04:00pm on 17.07.2025.

1. INTRODUCTION

Keltron Component Complex Ltd (KCCL) is a subsidiary unit of Kerala State Electronics Development Corporation Ltd (KSEDC), a 50 - year marked Public Sector Undertaking incorporated under the Companies Act, 1956 fully owned by Government of Kerala. The Company is situated at Kalliasseri, Kannur.

2. OBJECTIVE

The objective of this RFP is to inform potential Public Sector Insurance Companies, General Insurance companies, and Private Insurance Companies to solicit proposals for renewal of its Group Medical Insurance Policy for regular employees and their dependents for the year 2025- 2026 of KCCL.

Dependents who come under eligibility are: -

- Spouse
- Children: 25 years or entering a job whichever is earlier for boy child. For girl child, until she gets married or enters in a job.
- Parents of employees **without restriction in entry age.**

3. POLICY SUMMARY

- a) Date of Implementation /renewal – 01.08.2025
- b) Period of policy – 1 year
- c) A floater sum of Rs. 3 Lakhs per family per annum for the employees and dependents.
- d) A Corporate Buffer of Rs. 10 Lakhs per annum for critical illnesses with a maximum amount of Rs. 300000/- per person per annum. Detailed terms and conditions of the policy are given in **Annexure I.**
- e) Approximate No. of employees and dependents: **As per Annexure II.**
- f) Pre-existing illness shall be covered for all employees and their dependents.
- g) All pre-natal and post-natal benefits are covered under the maternity benefit of Rs. 50,000/- mentioned in the policy.
- h) Enrollment of additional lives to the policy shall be made on a pro-rata basis.

Salient Features of RFP Document: -

The RFP Document is available and can be downloaded from the company's website <https://www.keltroncomp.org/index.php/tenders/etenders>) and will not be available for sales elsewhere. The Technical and Financial proposals submitted by the bidders shall be evaluated by the GMC Committee duly constituted by KCCL. Financial bids of the technically qualified bidders will be opened after two days of date of submission of Proposal after evaluation of the technical eligibility of bidders.

THE PROPOSAL DOCUMENT SHOULD INCLUDE THE FOLLOWING:-

4. SECTION A - TECHNICAL PROPOSAL:

Technical Bid should be submitted in separate cover and should be marked as “TECHNICAL BID” on top.

QUALIFYING CRITERIA:-

- 4.1) The participant should be Insurance Company authorized to conduct the business of health insurance by the Insurance Regulatory and Development Authority of India. Copy of IRDAI license to conduct General / Health insurance business shall be enclosed.
- 4.2) Insurance Company, who engages external Third-Party Administrator approved by the Insurance Regulatory and Development Authority of India, should only participate.
- 4.3) Insurance Company should consider the recommendation of Keltron on the External Third-Party Administrator.
- 4.4) The Insurance Company should have experience in the field of providing health insurance in India/Kerala for a period of not less than **three years** as on the date of opening of the tender. Copies of annual audited returns of the company for the last three years shall be enclosed.
- 4.5) The Insurance Company should enclose the list of clients and copies of Agreements/Work Orders etc.
- 4.6) The Insurance Company should have accredited hospital network in all districts of the State of Kerala and PAN India. A list of network hospitals pan India with cashless facility has to be submitted in digital form with Tender documents.
- 4.7) **Bidder should have an Office in Kerala.**
- 4.8) The technical proposal should be submitted in the Company's letter head with an undertaking that they have understood and shall abide with all the terms and conditions of the Tender.

- 4.9) The Insurance Company should not have been banned or debarred by any Govt. Organization/ Corporate/ Insurance Regulatory and Development Authority either for non-settlement of claim or any other issues. The Insurance Company should give an undertaking to this effect in their company's letter head. The format for this is given in **Annexure III**.
- 4.10) The bidder should not add or delete any conditions. Any bidder adding or deleting any of the terms and conditions will stand automatically disqualified.
- 4.11) The sealed quotations containing all the documents as specified above shall reach this office on or before 14.07.2025 at 11:00 am and the Technical proposal will be opened on 15.07.2025 at 11:30 am and Financial Bids of the qualified bidders will be opened on 17.07.2025 at 04:00 pm.

5. SECTION B - FINANCIAL PROPOSAL

Financial Bid should be submitted in separate cover and should be marked as "FINANCIAL BID" on top.

We invite financial proposal as mentioned below:-

- 5.1) Annual Premium quote for a Basic Sum assured of Rupees **3L** for all employees and their dependents as per the Policy terms and conditions enclosed as **Annexure I**. This amount is to be submitted in the format given in **Proposal 1**. The number of employees and family members with age details is enclosed in **Annexure II**. This is an approximate number only. Minor additions or deletions might occur.
- 5.2) **The lowest quoted amount inclusive of taxes in Proposal 1 for sum insured of 3L shall be used to determine the L1 of this tender.**
- 5.3) If the L1 quoted amount is above the budgeted value, KCCL reserves the right to ask the technically qualified bidders to submit revised competitive quotes.

6. Payment Terms:

40% of total premium with tax shall be paid on the start of the policy date, 30% of total premium with tax, three months after the start of the policy date and the remaining amount within 6 months of the commencement of policy.

7. Submission of RFP Documents:-

The participant must submit the proposal in 2 covers as per the details mentioned below: -

- ❖ Technical proposal (Cover 1) & Financial proposal (Cover 2) shall be submitted on or before @ 11.00 am on 14.07.2025.
- ❖ Technical Bid will be opened at 11:30am on 15.07.2025.
- ❖ Financial Bids of the qualified bidders will be opened at 04:00 pm (16:00 hrs) on 17.07.2025.

Bidders are required to submit all documents mentioned in Annexure IV.

7.1. The Technical Proposal should provide the following details: -

- a) Company Profile – Management Structure, Main Business & Areas of Specialization, Duration of Business activities, Service Centers in Kerala etc.
- b) Key Corporate Clients, Value of Contracts and Salient of Features Contract /Agreement with Clients.
- c) Details of the Third-Party Administrator.
- d) List of network hospitals pan India with cashless facility has to be submitted in digital format.
- e) Profit & Loss Account of the last three financial years and net worth of Company/consortium.

7.1. Amendments to Tender Documents. -

At any time 48 hours prior to the deadline for submission of RFP, Keltron may, for any reason, reserve the right to modify the tender documents, by amendments. The Amendments / corrigendum, if any, to this RFP/ tender document would appear only on the Company's website <https://www.keltroncomp.org/index.php/tenders/etenders>) and shall not be published elsewhere. At any time prior to the deadline for submission of quotation, the Company may for any reason, whether at its own initiative or in response to a clarification on request by a prospective Tenderer may modify the Tender Document by issuing an addendum/corrigendum. Any Addendum/corrigendum thus issued shall become

a part of the Tender Document and will also be posted on the website of the company. Bidders are advised to regularly check the above website for any updates on this tender. KCCL has the right to cancel this tender at any point of time without assigning any reasons.

7.2. Canvassing.

Participants shall not canvass in any form to influence the RFP process and this would result in disqualification of the participant.

7.3. Signature in each page of Documents.

Each page of proposal document submitted in 2 covers must be signed with the Company Seal by the competent authority of the participant. Any document or sheet not signed may also be a cause for rejection of the proposals.

7.4. Procedure for evaluation of the Technical and Financial Proposals: -

- a) The Authority will constitute a proposal evaluation committee to evaluate the responses of the participants. The Proposal Evaluation Committee shall evaluate the responses to the proposal and all supporting documents & documentary evidences listed.
- b) Inability to submit requisite supporting documents or documentary evidence may result in non-consideration of the proposals. The decision of the Proposal Evaluation Committee in the evaluation of responses to the proposals shall be final. No correspondence will be entertained outside the evaluation process of the Committee.
- c) Once the technical proposals have been evaluated, only the qualified Tenderer's financial proposal will be opened in the presence of qualified Tenderer who choose to be present. The contract will be awarded to the Tenderer, whose tender is determined to be the lowest among the qualified Tenderers (as per the clause 5.4 of Section B Financial Proposal).
- d) Preference will be given to Public Sector Company, ie, in case of having more than one Company with L1 status after opening of financial bid, preference will be given to Public Sector Company, if any, among them.

The Authority reserves the right to accept or reject any tender or annul the tender process and reject all tenders at any time prior to award of contract without specifying any reason. The Company also reserves the right to choose/select only Public Sector General Insurance Company among the bidders even if they do not turn out to be L1, provided they shall match with L1 price quote.

8. Notification of award and signing of Agreement.

The successful participant will renew the Group Medical Insurance Policy without break from 01.08.2025 as per IRDAI regulations with portability of the existing policy which is in place from 01.08.2015.

9. Period of service

The insurance renewal is from 01.08.2025 for a period of one year for coverage of Rs. **3Lakhs** per family as per the Terms & conditions in **Annexure 1** and member details as per **Annexure II**.

10. Transfer of Tender Document

Transfer of Tender Documents by one bidder to another is not permissible. Similarly, transfer of tenders submitted by one bidder in the name of another bidder is not permissible.

11. Right to accept or reject the tenders

- The right to accept the tender in full or in part/parts will rest with KCCL.
- Tenders not accompanied with prescribed information or are incomplete in any respect, and/or not meeting prescribed conditions, shall be considered as non-responsive and are liable to be rejected.
- KCCL reserves the right to accept or reject any bid or a part of the bid or to annul the bidding process and reject all bids, at any time prior to award of contract without assigning any reason whatsoever and without thereby incurring any liability to the affected bidder or bidders on the grounds for the Buyer's action.
- If the bidder gives wrong information in his tender, KCCL reserves the right to reject

such tender at any stage or to cancel the contract.

- KCCL may at its sole discretion negotiate and enter into contract with successful Bidder.
- Notwithstanding any other provision herein, Bidder participation in this process is voluntary and at Bidder's sole discretion.
- The Company will not be responsible for any direct or indirect costs incurred by the Bidders in this process.

12. Assistance to Bidders

Any queries related to the Tender document and the insurance policy terms and conditions should be addressed to the Personnel & Administration Department, KCCL, Kannur through e-mail at personnel@keltroncomp.org.

Landline number - +91- 497 – 2780831- 34, Mobile : 8078863709

ANNEXURE - I

SALIENT FEATURES OF THE POLICY

KELTRON GROUP MEDICLAIM POLICY for PERMANENT EMPLOYEES

The following covers are proposed for a new Mediclaim Policy for the employees of the Corporation and their dependents. The policy envisaged has two components. They are:

1.0 SUM INSURED

- a) A floater sum of Rs. 3 Lakhs per family per annum for the employee and dependents.
- b) A Corporate Buffer of Rs. 10 Lakhs per annum for critical illnesses with a maximum amount of Rs. 300000/- per person per annum.

2.0 COVERS

- 2.1 Room, Boarding Expenses as provided by the hospital including Nursing charges upto 1% of Sum Insured per day.
- 2.2 Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses - Actual ICU charges or Rs. 5000/- whichever is lower. Ambulance charge payable under one hospitalization.
- 2.3 Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- 2.4 Anesthesia, Blood, Oxygen. Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs & Cost of Organs and similar expenses.
- 2.5 Pre-hospitalization medical charges up to 30 days period.
- 2.6 Post - hospitalization medical charges up to 60 days period.
- 2.7 LIMIT ON PAYMENT FOR CATARACT: Company's liability for payment of any claim relating to Cataract shall be limited to Actual or maximum of Rs.24000 (inclusive of all charges, excluding service tax), for each eye, whichever is less.
- 2.8 Expenses incurred for Ayurvedic/Homeopathic/Unani Treatment up to 25% of the sum insured provided for illness/disease and accidental injuries, is taken in a Government hospital or in any institute recognized by Government and /or accredited by Quality Council Of India / National Accreditation Board on Health, excluding centers for spas, massage and health rejuvenation procedures.
- 2.9 CONGENITAL ANOMALY to be included in the policy.
- 2.10 Admission in a Hospital for a minimum period of 24 in patient Care consecutive hours except for specified procedures/ treatments where such admission could be for a period of less than 4 consecutive hours.

Anti Rabies Vaccination	Hysterectomy
Appendectomy	Inguinal/Ventral/Umbilical/Femoral Hernia
Coronary Angiography	Lithotripsy (Kidney Stone Removal)
Coronary Angioplasty	Parenteral Chemotherapy
Dental surgery following an accident	Piles / Fistula
Dilatation & Curettage (D & C) of Cervix	Prostate
Eye surgery	Radiotherapy
Fracture / dislocation excluding hairline Fracture	Sinusitis
Gastrointestinal Tract system	Stone in Gall Bladder, Pancreas, and Bile Duct
Haemo-Dialysis	Tonsillectomy,
Hydrocele	Urinary Tract System
Laryngeal Procedures	Nasal Polyp Removal

OR any other Surgeries / Procedures agreed by TPA/Company which require less than 24 hours hospitalization due to advancement in Medical Technology.

2.11 Maternity expenses to be included and shall include:

- a. Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalisation),
- b. Expenses towards 'lawful medical termination of pregnancy during the Policy Period.
- c. The maximum benefit allowable under this clause to be upto Rs.50,000/- except in cases where multiple gynecological procedures are done in which the actual amount upto the sum insured is payable..
- d. Maternity waiting period to be waived off.

2.12 PRE-EXISTING CONDITION/DISEASE to be included.

2.13 PORTABILITY: Portability of Insurance to be included..

2.14 30 Days Exclusion to be waived

2.15 Waiting period for all diseases/ailments/conditions to be waived

2.16 No deductible on claims

2.17 NOTICE OF CLAIM: Preliminary notice of claim with particulars relating to Policy Number, name of Insured person in respect of whom claim is to be made, nature of illness/injury and Name and Address of the attending Medical Practitioner/Hospital Nursing Home to be given to the Company/TPA within 10 days from the date of hospitalization in respect of reimbursement claims.

Final claim along with hospital receipted original Bills/Cash memos, claim form and documents as listed in the claim form below to be submitted to the Policy issuing Office /

TPA not later than 30 days of discharge from the hospital.

- a. Bill, Receipt and Discharge certificate / card from the Hospital.
- b. Cash Memos from the Hospitals(s) / Chemists(s), supported by proper prescriptions.
- c. Receipt and Pathological test reports from pathologists supported by the note from the attending Medical Practitioner / Surgeon recommending such Pathological tests.
- d. Surgeon's certificate stating nature of operation performed and Surgeons' bill and receipt.
- e. Attending Doctor's/ Consultant's/ Specialist's / Anesthetist's bill and receipt, and certificate regarding diagnosis.
- f. Certificate from attending Medical Practitioner / Surgeon that the patient is fully cured.

Waiver: Waiver of period of intimation to be considered in extreme cases of hardships where it is proved to the satisfaction of the Company/TPA that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time limit.

- 2.18 **CONTRIBUTION:** If two or more policies are taken by Insured Person during a period from one or more insurers to indemnify treatment costs, Company shall not apply the contribution clause, but the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies.
- 2.19 **PERIOD OF POLICY:** This insurance policy is issued for a period of one year.
- 2.20 **NEWBORN BABY** to be covered from day one.
- 2.21 **GENETIC DISORDER:** Persons with genetic disorder to be covered.
- 2.22 **ORAL CHEMOTHERAPY :** The cost of oral chemotherapy to be payable under the policy.
- 2.23 **Illness wise limits** to be waived off.
- 2.24 **Age Limit for dependent children:** 25 years or entering a job whichever is earlier for Boy child. For girl child, until she gets married or enters in a job.

3.0 EXCLUSIONS

- 3.1 **Permanent Exclusions:** Any medical expenses incurred for or arising out of:
 - 3.1.1 Vaccination & Inoculation.
 - 3.1.2 War Invasion, Act of Foreign enemy, War Like Operations, nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
 - 3.1.3 Circumcision, cosmetic or aesthetic treatment, plastic surgery unless required to treat injury or illness.
 - 3.1.4 Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids excluding cochlear implants, durable medical equipment.
 - 3.1.5 All types of Dental treatment except arising out of an accident.
 - 3.1.6 Convalescence, general debility, 'Run-down' condition or rest cure, obesity treatment and its complications, treatment relating to all psychiatric and psychosomatic disorders, infertility & sterility.
 - 3.1.7 Bodily injury or sickness due to wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide.
 - 3.1.8 Treatment of any Bodily injury sustained whilst or as a result of active participation in

- any hazardous sports of any kind.
- 3.1.9 Treatment of bodily injury sustained whilst or as a result of participating in any criminal act.
 - 3.1.10 Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-cell Lymphotropic Virus Type III (HTLB - III) or lymphography Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of similar kind commonly referred to as AIDS.
 - 3.1.11 Diagnosis, X-Ray or Laboratory examination not consistent with or incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital.
 - 3.1.12 Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Medical Practitioner.
 - 3.1.13 Stem Cell Implantation/Surgery.
 - 3.1.14 Accident due to Alcohol/Drunken Driving not included.
 - 3.1.15 Treatment taken outside India
 - 3.1.16 Experimental Treatment, Unproven Treatment
 - 3.1.17 Naturopathy Treatment.
 - 3.1.18 Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition.
 - 3.1.19 Domiciliary Hospitalization.
 - 3.1.20 Treatment for Age Related Macular Degeneration (ARMD), treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.

ANNEXURE-II

KELTRON - Staff & Dependent Age Demography					
Age Bracket	Staff	Spouse	Children	Parents	Grand Total
0-10	0	0	89	0	89
11-20	0	0	38	0	38
21-30	2	14	12	0	28
31-40	63	49	0	0	112
41-50	40	22	0	0	62
51-60	10	9	0	21	40
61-70	1	1	0	76	78
71-80	0	0	0	53	53
81-90	0	0	0	6	6
91-100	0	0	0	1	1
Grand Total	116	95	139	157	507

EMPLOYEES	116
DEPENDENTS	391
TOTAL	507

(The numbers shown are approximate and there will be addition/deletion of 05 to 10 numbers)

ANNEXURE III

TENDER CONDITIONS ACCEPTANCE LETTER

(To be given in company's letter head)

To,

The Deputy Manager
Keltron Component Complex Ltd,
Keltron Nagar, Kalliasseri P O
Kannur - 670562

Dear Sir/Madam,

Sub: Acceptance of Terms & Conditions of Tender

Tender No: KCCL/P&A/RFP/MED/01/2025-26 dated 03.07.2025

We (Bidder) have carefully gone through the RFP document for selecting "Group Medical Insurance Provider" for implementation/renewal of Group Medical Insurance Policy of Regular employees of Keltron Component Complex Ltd for the year 2025-26.

We hereby irrevocably declare that: -

1. All the information related to our Company/Firm, manpower, customer base, projects, financial details, list of hospital network offered etc. provided in our offer is true and without any alteration / modifications.
2. All the provisions of this RFP Document are acceptable to my Company/Firm. No violation of the terms and conditions as mentioned in the RFP document has been made.
3. We declare that our Company/Firm has not been debarred / black listed by any Government / Semi Government organizations in India/Public Sector Undertakings of the Central and State Governments.
4. The information contained in the proposal is complete and accurate in all material respects.
5. We undertake to notify KCCL promptly upon us becoming aware of any material fact which tends to render our proposal misleading or inaccurate.

6. We undertake to notify KCCL promptly upon us becoming aware of any material fact which tends to render our proposal misleading or inaccurate.
7. We acknowledge and agree that any material misrepresentation or warranty made in connection with Bidder's proposal might result in its invalidation and Bidder's disqualification from the bidding process.
8. We acknowledge and agree that KCCL has the right not to qualify any bidder on grounds of national interest, security or public policy.
9. We, undersigned, offer to provide the medical insurance to all employees and their dependents in conformity with tender specifications referred above and also to the said terms & conditions of contract for the sum shown in the commercial bid(s) attached herewith and made part of this bid.
10. We undertake, if our Bid is accepted, to provide medical insurance services specified in the contract from the date of issue of your purchase order/confirmation.
11. We affirm that we have enclosed all brochures detailing the technical specification of the items quoted by us.

Our address for communication (With Telephone/ email id/FAX	Address on which PO to be placed (with Telephone/ email id/ FAX nos.)

I, _____ (Name)------(designation)
 further certify that I am an authorized signatory of my Company/Firm and I am, therefore, competent to make this declaration.

Yours Faithfully,

(Signature of the Bidder) / Authorized Signatory
 with rubber stamp

Date :

Name :

Designation:

ANNEXURE IV

Sl. No.	Pre-Qualification requirement	Documents to be attached
1	The participant should be Insurance Company authorized to conduct the business of health insurance by the Insurance Regulatory and Development Authority of India.	Copy of IRDAI license to conduct health insurance business shall be enclosed.
2	External Third Party Administrator implementing the scheme on behalf of the Insurance Company should also be an agency approved by the Insurance Regulatory and Development Authority of India.	Copy of IRDAI license for TPA
3	The Insurance Company should have experience in the field of providing health insurance in India / Kerala for a period of not less than three years as on the date of opening of the tender.	Copies of annual audited returns of the company for the last three years shall be enclosed.
4	The Insurance Company should enclose the list of clients and copies of agreements/work orders etc.	A copy of the agreements/work orders etc. to be enclosed
5	The Insurance Company should have accredited hospital network in all districts of the State of Kerala and PAN India.	A list of network hospitals with cashless facility pan India has to be submitted only in excel format/digital form along with Tender documents.
6	Tender Conditions Acceptance and No Blacklisting Letter	As per Annexure III
7	Bidder should have an office in Kerala, preferably in Trivandrum.	Proof of the same shall be submitted.

SECTION B – FINANCIAL PROPOSAL

Proposal for renewal/implementation of Group Medical Insurance Policy
for Regular Employees of KCCL from 01.08.2025 to 31.07.2026

PROPOSAL 1

Sum Insured	Rs. 3 Lakhs (A Corporate buffer of 10Lakhs)
Total Premium without GST	
GST Amount	
Total Premium with GST	

Name of the Firm: Address:

Authorized Signatory

Name:

Designation:

Signature:

Date:

(SEAL)