



**Government of Jammu and Kashmir**  
**Finance Department Civil Secretariat, Srinagar/Jammu**  
**(Insurance Division)**

**NOTICE INVITING TENDER**

**e- NIT No. 01 of 2019-GI-FD**

**Dated. -10-2019**

**e-tenders are invited for implementation of Group Personal Accidental Insurance Policy for more than 3.50 lac** Government Employees (Gazetted and Non Gazetted) including the employees of PSUs/Autonomous Bodies/ Local Bodies / Universities, Daily Rated Workers, Consolidated / Contractual / Adhoc employees/ Contingent paid workers and SPOs for a sum insured of Rs. 10 lac (Rupees ten lac only) per employee to cover the accidental deaths, total or partial disability caused due to any kind of accident by external violent and visible means that will include burning asphyxia caused by room heating devices, drowning, washing away in floods, avalanches landslides electrocution (whether electric department employee or not), snake/insect bite, attacks by wild/rabid animals, earthquakes, cyclones, **acts of terrorism**, collapse of roof, fall from the tree/roof/window/house/stairs/pole/vehicle, dacoit riot , murder, scuffle/accidents while travelling by rail, road or air, playing sports/games including racing on wheels, mountaineering hunting or winter sports like skiing or ice hockey, heart attack due to cloud bursting, bomb/grenade/mine blast, only from reputed and resourceful insurance companies duly licensed by Insurance Regulatory and Development Authority (IRDA) for a period of 3 years extendable by another year upon satisfactory performance of the selected company and urgency for its continuation beyond 3 year.

The tender document shall be available for download from **[jktenders.gov.in](http://jktenders.gov.in)**.

S.NO	Items	Date & time
1	Date of publishing of e-tender	25 <sup>th</sup> October 2019 (Friday) at 10 A.M.
2	Bid Submission Start date	26 <sup>th</sup> October 2019 (Saturday)
3	Bid Submission close date	15 <sup>th</sup> November 2019 (Friday) at 12 A.M.
4	Opening of <b>technical bids</b>	18 <sup>th</sup> November 2019 (Monday) at 2 P.M in the office chambers of Special Secretary to Government, Finance Department Room No. 2/1, 2/2 1 <sup>st</sup> Floor Mini Block Civil Secretariat J&K Jammu

5	Opening of <b>financial bids</b>	19 <sup>th</sup> November 2019 ( Tuesday) at 11 A.M. in the office chambers of Special Secretary to Government, Finance Department Room No. 2/1, 2/2 1 <sup>st</sup> Floor Mini Block Civil Secretariat J&K Jammu
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**Special Secretary to Government  
Finance Department**

**Instruction to bidder/tenderer**

Insurance companies eligible for participating in offers should submit their offers as per the above matrix. The intending Insurance Company shall:

1. Enclose a valid copy of IRDA license.
  - i) Attach proof of past experience of having handled Group Personal Accidental Insurance policy/policies with any state/central government or state/central/PSUs/Autonomous Bodies for at least 02 years.
  - ii) Furnish complete contact address of their licensed offices both at Srinagar and Jammu.
  - iii) The tenderer should sign the tender form at each page at the end in token of the acceptance of all the terms and conditions of the tender and the agreement.
2. All the legal proceedings, if necessary arises to institute any, by any of the parties (Government or Company), shall have to be lodged in courts/Forums situated in state of Jammu and Kashmir and not elsewhere.
3. The bids shall not be entertained after the expiry of the scheduled date and time.
4. The offers will be opened by the Tender Opening Committee, nominated for the purpose in presence of the tenderers who want to be present after proper notification of the day, date, time & venue. The decision of the Tender Opening & Evaluation Committee in the evaluation of all bids shall be final. No correspondence will be entertained outside the process of negotiation/discussion with the Committee. No discussion / interaction will be held with the bidders whose bid have been rejected/disqualified.

5. The Government shall, however reserve the right to:
  - a. Reject any or all offers without assigning any reason thereof.
  - b. Reject incomplete and conditional offers.
6. All offers should be made in English.
7. Exposure of the company to Jammu and Kashmir during for the last two years.
8. Price shall be quoted in Indian Rupees, Inclusive of all prevailing taxes.
9. Bidder should necessarily give a check list of documents attached in technical bid with page marking and number of total leaves.
10. The bid shall be valid for a period of three months and shall be extended for further period if need arises on the request initiating authority by the respective bidders.

**FORMAT FOR SUBMITTING TECHNICAL BID BY THE INSURANCE COMPANY**

S. No.	Particulars	Details
1.	Name of the Insurance company Ltd.	
2.	Full particulars of the office/offices	
	a) Address	
	b) Telephone No.	
	c) Fax No.	
	d) E-Mail address	
3.	Registration details (attach self attested copies of certificates / Registrations/License etc.,	

	a) IRDA Reg. No.	
	b) PAN No.	
	c) Service Tax Reg. No.	
5.	Details of Group Personal Accidental Insurance Policy/ Policies offered by the Insurance company in the past 02 years.	
6.	Details of Exposure to J&K during the last two years.	

**ANNEXURE- A**  
**DECLARATION**

I have carefully read and understood all the terms and conditions of the e-NIT/  
tender document and hereby accept the same.

The information/document furnished along with the above application is true  
and authentic to the best of knowledge and belief.

Date:

Place:

Signature of the authorized person  
With Name, Designation and Contact No.  
Company Seal

**ANNEXURE-B**

**FORMAT FOR SUBMITTING FINANCIAL BID BY THE INSURANCE COMPANY**

Providing Group Personal Accidental Insurance Policy to the Government Employees (Gazetted and Non Gazetted) including the employees of PSUs/Autonomous Bodies/Local Bodies /Universities, daily rated workers, Consolidated/Contractual / Adhoc employees/Contingent paid workers and SPOs for 3 years extendable by another year upon satisfactory performance of the selected company and urgency for its continuation beyond 3 year.

Name of the Insurance Company (Tenderer)	Sum insured per employee	Premium amount per employee per year	Taxes as applicable	Total	
				In Figures	In Words
	Rs. 10,00,000/- (Rupees ten Lac Only) per employee				

**We agree with all the details of the Insurance Scheme and the Terms and Condition of Tender.**

Date

Place

Signature of the authorized person

With Name, Designation, Contact No. and

Company Seal



**Government of Jammu and Kashmir  
Finance Department Civil Secretariat, Srinagar  
(Insurance Division)**

**Group Personal Accidental Insurance Policy for Employees of J&K State**

- 1. Name of the Scheme:** This scheme shall be called as **Group Personal Accidental Insurance Policy for employees of J&K State.**

**Extent of Application:** this shall be applicable to the following:

All Gazetted/Non Gazetted Employees of State Government, PSUs, Autonomous Bodies, Local Bodies, Universities, daily rated workers, Consolidated / Contractual / Adhoc employees / Contingent paid workers and SPOs.

- 2. TARGET GROUP:** More than 3.50 lac Government Employees (Gazetted and Non-Gazetted) including employees of PSUs, Autonomous Bodies, Local Bodies, Universities daily rated workers, Consolidated/Contractual / Adhoc employees / Contingent paid workers and SPOs on compulsory basis.

- 3. “Government”** means Government of Jammu and Kashmir.

**“Beneficiary”** means more than 3.50 lac serving Government employees, Employees of State PSUs, Autonomous Bodies, Local Bodies, Universities daily rated workers, Consolidated/Contractual / Adhoc employees / Contingent paid workers and SPOs on compulsory basis.

- 4. Risk Cover:** The risk coverage under the scheme shall include accidental deaths, total or partial disability caused due to any kind of accident by external violent and visible means that will include (i.e.; burning asphyxia caused by room heating devices, drowning, washing away in floods, avalanches, landslides, electrocution (weather electric department employee or not), snake/insect bite, attacks by

wild/rabid animals, earthquakes, cyclones, acts of terrorism, collapse of roof, fall from the tree/roof/ window/house/stairs/pole/vehicle, dacoit riot ,Murder, scuffle/accidents while travelling by rail, road or air, playing sports/games including racing on wheels, mountaineering hunting or winter sports like skiing or ice hockey, heart attack due to cloud bursting ,bomb/grenade/mine blast only. It shall include spontaneous death caused due to bodily injury or the same occurring within a period of twelve months from the date of injury. The cover shall be available on 24 hours basis for all types of accidents irrespective of the situs, for mode of conveyance and manner what so ever.

#### 5. “Sum insured and benefits”

The sum insured under this scheme shall be Rs. 10 lac (Rupees ten lac)per employee and this shall be payable to the insured, or his nominee or the next of kin/legal heir(s), as the case may be, at the following rates:

<b>I.</b>	death due to accident	Rs. 10 lac
<b>II.</b>	Permanent total disability and shall include	Rs. 10 lac
a).	Loss of sight of both eyes	Rs. 10 lac
b)	Loss of both hands	Rs. 10 lac
c)	Loss of both feet	Rs. 10 lac
d)	Incapacitation of both the hands	Rs. 10 lac
e)	incapacitation of both feet	Rs. 10 lac
f)	Loss of sight of one eye and loss of one hand or foot	Rs. 10 lac
<b>III.</b>	Loss of sight of one eye or actual loss of physical separation of one entire hand or one entire	Rs. 5 lac



	foot	
<b>IV.</b>	Total and irrecoverable loss of use of hand or a foot  Without physical separation	Rs. 5 lac

**NOTE (1):** The death and permanent total disability for purposes of clause I and II above shall include death or total permanent disability occurring within a period of twelve months from the date of occurrence of the injury.

**NOTE (2):** For the purpose of clause III and IV above, the physical separation of hand or foot means separation of hand at or above the wrist and at foot at or above the ankle.

**Explanation:** If any injury as a direct consequence thereof, immediately, permanently, totally and absolutely, disables the insured person from engaging in employment or occupation of any description whatsoever, than a lump sum equal to the capital sum insured shall be payable.

## **6. Permanent Partial disablement (PPD).**

If any injury within twelve calendar months of its occurrence within policy period be the sole and direct cause of the total and / or partial irrecoverable loss of use or the actual loss by physical separation of the following, then percentage of the capital sum insured as stated in the schedule hereinafter shall be payable to such insured person.

**Description of Permanent Partial Disablement % age sum Insured**

1.	Loss of toes all	20%
	Great both phalanges	5%
	Great one phalanges	2%
	Other than great if more than one toe lost each	1%
2.	Loss of hearing-both ears	75%
3.	Loss of hearing - one ear	40%
4.	Loss of foot fingers and thumb of one hand	40%
5.	Loss of foot fingers	35%
6.	Loss of thumb - both phalanges	25%
7.	Loss of thumb - one phalanges	10%
8.	<b><u>Loss of index finger</u></b>	
	Loss of three phalanges	10%
	Loss of two phalanges	8%
	Loss of one phalanx	4%
9.	<b><u>Loss of middle finger</u></b>	
	Loss of three phalanges	6%
	Loss of two phalanges	4%
	Loss of one phalanx	2%
10.	<b><u>Loss of little finger</u></b>	

	Loss of three phalanges	4%
	Loss of two phalanges	3%
	Loss of one phalanx	2%
11.	<b><u>Loss of metacarpus</u></b>	
	First or second (additional)	3%
	Third, fourth or fifth (additional)	2%
12.	Any other permanent partial disablement	% age of assessed by the Doctor.

**7. Exclusions:**

The scheme shall not, cover the death or disablement caused due to :-

- a. Intentional self injury.
- b. Act of suicide / attempted suicide.
- c. Death or disablement resulting from accident whilst under the influence of the intoxicating liquor or drugs.
- d. Death or disablement due to war and nuclear perils.
- e. Natural Death.

8. **The scheme**, except of provided specifically, shall not be governed by any other conditions contained in any other policy of the successful tenderer such conditions are in any way repugnant to the terms and conditions of the instant policy or in any way are disadvantageous to the interests of insured.

**9. No “ Time Bar/ Limitation”:**

The due claim can even be preferred beyond the validity period of the policy/provided that the accident giving rise to the claim has occurred during the validity period of the policy.

10. **Termination** :This scheme shall not terminate before the expiry period in any circumstances whatsoever and the parties shall not be at liberty to terminate the agreement with or without the notice.

**11. Procedure for submitting of claims:**

- a. The intimation of accidental death or disablement of the insured employees shall be sent by the Assistant Accounts Officer Insurance Section of Finance Department or any other officer/official authorized by the Nodal officer in a prescribed format to the branch of the successful Insurance Company as designated for the purpose after receiving the same from the concerned DDO, which shall register claim in chronological order of receipt.
- b. The copies of following document shall accompany the claim duly endorsed by Assistant Accounts Officer Insurance Division of Finance Department or any officer /official authorized by the Nodal Officer, after having received the same from concerned DDOs:
  1. Death Certificate (issued by Municipal Corporation/Counsel/Committee or Police Station or Hospital).
  2. FIR (if lodged).
  3. Post-mortem Report (if conducted). Or Medical Report.
  4. Disablement certificate issued by doctor certifying the percentage of disability.
- c. The successful Insurance Company should have its branch offices at Srinagar and Jammu and designated such branches for receipt of claims and to ensure prompt and smooth functioning of the scheme.

12. **Settlement of Claims:** The successful Insurance Company shall settle the complete claims of death or disability of insured employee, within a period of **15 days** after its receipt and credit the capital sum insured to the Nodal Officer's Official Account operated for this purposes. (CD 155 Nodal Officer Group Personal Accidental Insurance Policy J&K Bank Moving Branch Srinagar/Jammu) through NEFT and furnish the authorisation letter of settled cases to the Nodal **Officer** immediately to enable him to release the sanctioned insured amount to the concerned DDO for onward disbursement among the Noks of the concerned deceased employee or disabled employee.

13. **Jurisdiction:** All the legal proceedings, if necessary arises to institute any, by any of the parties (Government or Company), shall have to be lodged in Consumer Forums/Courts situated in Jammu and Kashmir State and not elsewhere.

14. **"Plan Period"** : 3 years extendable by another year upon satisfactory performance of the selected company and urgency for its continuation beyond 3 years.

15. **“Mode of Premium”** The mode of payment of premium to the successful insurance company shall be decided by the State Government before the commencement of the policy. However, the Insurance Company shall be paid premium along with GST applicable on the premium and the selected Insurance company shall credited the applicable taxes to the concerned Head of Accounts directly under an intimation to the Finance Department.
16. **Deduction of the Premium:** The amount of premium included taxes shall be deducted from the salaries of the State Government Employees (for prescribed month) and same shall be remitted against the proper Head of Accounts by the concerned DDO which shall be notified separately before commencement of the policy.
17. **Insurer/Insurance Company** shall mean the Insurance Company registered under Section 3 of the Insurance Act 1938, engaged in the business of providing Group Personal Accidental Insurance Policies/General Insurance in India for a period not less than 02 years and duly licensed by the Insurance Regulatory And Development Authority (IRDA) of India.

#### 18. **REPUDIATION OF CLAIMS**

The Insurance Company is not at his liberty to repudiate any claim with out the concurrence of Finance Department. In case of any claim is found untenable, the Insurer shall communicate justified reasons to the Nodal Officer, Finance Department and concerned Department of the deceased employee with a copy to the Beneficiary. All such claims shall be reviewed by the State Government on monthly /quarterly basis.

19. **AGREEMENTS:** A brief **MOU** having all the terms and conditions as per the “NIT” binding on both the parties shall be signed with the successful Insurance Company before the commencement of the policy and proper mechanism for ensuring compliance established including penalty clauses.
20. **PERFORMANCE:** The successful Insurance Company shall have to settle all the claims (other than fall under exclusion clause) lodged by the Nodal Agency in stipulated time period as mentioned in the policy. Non-performance by the insurer within the given time line shall lead to a penalty of 10% on total premium payable by them to the Govt. of J&K.



