



**MAULANA AZAD NATIONAL URDU UNIVERSITY  
GACHIBOLWLI, HYDERBAD 500032**

Phone No.91 040 23006612-15, [www.manuu.ac.in](http://www.manuu.ac.in)

**Invitation for Quotation for Providing Group Mediclaim-cum-Personal Accident Insurance Policy  
for the Students of Maulana Azad National Urdu University, Hyderabad**

No. MANUU/Students Health Insurance/01/2017-18/

Date: 10.01.2018

The Maulana Azad National Urdu University is a Central University established by an Act of Parliament in 1998 and accredited with 'A' Grade by NAAC, Government of India. The University is having Main Campus at Hyderabad and Satellite Campuses spread all over the country. The University is looking for facilitating the students with Group Mediclaim-cum-Personal Accident Insurance Policy for one year (One Academic Year) for about 4,000 students (main campus- 3,000 and satellite campuses- 1,000) including Undergraduate, Postgraduate and, Research Scholars and Other Professional Courses and Competitive Examination coaching students. Accordingly, the Quotation is invited (under two quotation system) from the reputed/leading General Insurance Companies which are registered with IRDA and providing such service in the field at least for the last seven years.

Mode of submission of the quotation	The Quotations should be submitted in two stage quotation system i.e., Technical Quotation (Annexure-2) and Financial Quotation (Annexure-3 A,B & C). The separate sealed covers of technical quotation and financial quotation should be placed in another outer sealed big cover and furnish the same to the <u>Dean, Student Welfare</u> , located near the main gate of the University. The outer cover should be superscribed as 'Quotation for Group Mediclaim-cum-Personal Accident Insurance Policy'.
Estimated Group Premium Amount	Rs.42,00,000 (Rupees Fourty Two Lakh only) approximately
Last date of submission	Last date for submission of Quotations is 18.01.2018 (Thursday) by 03-00 pm.
Opening of the Quotations	The Quotations received will be opened on 18.01.2018 (Thursday) at 03-30 pm by the Designated Officer of the University in the presence of the authorised representatives of the Insurance Company present at that time.
Mode of evaluation of the Quotations	The Technical Quotations shall be opened first to ascertain the pre-qualification criteria. The Financial Quotations of the technically qualified quotations shall only be opened subsequently for evaluation of the lowest premium. The evaluation of the quotations shall be done to identify the lowest quotation with regard to the premium quoted vis-a-vis capability of the Insurance Company.

The Registrar, MANUU, Hyderabad reserves the right to accept / reject any or all the quotations or to withdraw the quotation notice before closure of the last date without assigning any reason thereof. The invitation for quotations can also be downloaded from the official website of the University @[www.manuu.ac.in](http://www.manuu.ac.in).

Registrar 9/1/2018

Maulana Azad National Urdu University  
Hyderabad

Regis.  
Maulana Azad National Urdu University  
Gachibowli, Hyderabad-500 032.

**Name of the Service** **Group Medclaim-cum-Personal Accident Insurance Policy for the Students of Maulana Azad National Urdu University, Hyderabad for the Academic Year 2018-19**

**I. Eligibility Criteria**

1. The Insurance Company must be in the business of Group Medclaim-cum-Personal Accident Insurance Policy at least for the last seven years.
2. The operations of the insurance company must be nation-wide. The Insurance Company should have coverage of empanelled hospitals at all the locations where the satellite campuses (list enclosed) of the University are functioning.
3. The Insurance Company should have been registered with the Insurance Regulatory and Development Authority (IRDA).
4. A) The Insurance Company must have achieved the average annual premium turnover of Rs. 12,60,000 on similar insurance agreements during the last three financial years.  
B) In a addition to the above, the Insurance Company must have provided the:
  - i. Similar insurance services on three agreements of Group premium worth Rs.16,80,000 (or)
  - ii. Similar insurance services on two agreements of Group premium worth Rs.21,00,000 (or)
  - iii. Similar insurance service on one agreement of Group premium worth Rs.33,60,000

During the last 7 years period from 01.01.2010 to 31.12.2017

**II. Technical Quotation must contain the following documents (in a separate sealed cover)**

1. Brief profile of the insurance company (Annexure-1)
2. Details of the cities where the Insurance Company has its operations
3. Details of any tie-up and empanelment of hospitals and TPAs
4. Illustrations of the benefits, advantages, inclusions and exclusions
5. City-wise list of hospitals empanelled with cashless facility
6. Turnover of last three years (2014-15, 2015-16 & 2016-17) (proof to be enclosed)
7. Name(s) and phone/Mobile Numbers of the contact person(s).
8. Certificate of Registration with IRDA (copy to be enclosed).
9. List of major clients where such Group Medicalim policies are provided in the past /at present.
10. Certificates of satisfactory report from clients.
11. Letter / undertaking to the effect that they agree to abide by the clauses enumerated therein with a copy thereof duly signed and stamped by a responsible officer/official.

*(Copies of the relevant documents have to be enclosed wherever necessary in proof of the claims)*

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**III. Financial Quotation must contain the following documents (in a separate sealed cover)**

1. The Premium quoted to cover the aspects mentioned therein per student, after allowing the discount.
2. The Taxes payable shall be shown in a separate column there under.
3. The Financial Quotation must be furnished for the Option-I (SA Rs.1,00,000) & Option-II (SA Rs.75,000).
4. The Financial Quotations must be furnished for the three types of Insurance as a choice to be decided by the University. The Annexure-3A (main campus & satellite campuses), 3B (main campus & 3C (satellite campuses) have to be furnished distinctively.

**IV. Scope of Insurance cover required for the students**

1. The Group Insurance-cum-Personal Accident Policy required for the Students of the University during the Academic Year 2018-19.
2. The student strength of the University would be around 4,000 (3,000 at main campus, Hyderabad and 1,000 at satellite campuses spread all over the country). The University students strength includes Undergraduates, Graduates, Post Graduates, Research Scholars, Other Professional Courses and Competitive Examination Coaching Students.
3. The insurance coverage has to be provided to the students of main campus at Hyderabad and/or at respective cities/towns to the students of the satellite campuses through their empanelled hospitals.
4. The satellite campuses of the University are located at Lucknow (UP), Budgam & Sringar (J&K), Bhopal (MP), Darbhanga (Bihar), Aurangabad (Maharashtra), Asansol (WB), Sambhal (UP), Nuh (Haryana), Bengaluru (Karnataka)
5. The actual number of the students and date of commencement of the policy will be intimated on finalisation of admission process and the premium will be paid. In respect of the student admitted at a later date, pro-rata premium for the actual coverage period (from the date of joining to the end date of the policy term) will be paid as addition to the group. Similarly, the Insurer has to refund the pro-rata premium in respect of the students leaving the University before the end date of the policy term.
6. Dean, Student Welfare shall be the coordinator for the policy monitoring from the University side. Similarly, the Insurer has to nominate any one of the senior officer from their side to coordinate with the University on the matter relating to the policy.
7. The Insures should have the wide network hospitals to provide the insurance cover in their empanelment. The empanelled hospitals shall have to provide cashless treatment for in-patient/out-patient treatment to the students up to the agreed monetary limit. However, the treatment of in-patient/outpatient undergone by the students at non-empanelled hospitals of the Insurer, the reimbursement of such bills has to be paid to the extent of coverage.
8. The Insurer must have an efficient TPAs and allow the University to chose the TPA of it's choice. The claims shall have to be settled within the minimum reasonable time as per the pre-defined schedule agreed by the University.
9. The Insurer should execute an agreement with the University for binding of the terms & conditions.

## V. Terms and Conditions of the insurance cover

1. Settlement of claims has to be made within 15 (Fifteen) days from the date of submission thereof.
2. Insurer has to arrange a dedicated executive to deal/guide the students in the need.
5. All the disputes shall have to be sorted out amicably on discussion. In case of difference of opinion, the decision of the Arbitrator appointed by the Competent Authority of the University is final in this regard.
6. The jurisdiction for settlement of disputes is in the Courts at Hyderabad only.
7. The Competent Authority of the University has right to accept/reject any or all quotations without assigning any reasons.
8. The annual premium quoted should be inclusive of all applicable taxes and duties for all the items. It is hereby clarified that the applicable tax(s) would be payable extra provided it is mentioned in the financial quotation distinctly below the premium quoted.
9. Extension of Insurance coverage can be considered after expiry of the policy on mutual consent on satisfactory performance of the Insurer, for further period of one year at the same terms and conditions.
10. The University has the right to finalise the offer based on the lowest quotation vis-à-vis past performance and future capabilities. The decision of the University is final in this regard.
11. The University also reserves the right to entrust the insurance cover to more than one company if it is decided to do so in the exigencies.
12. Any claim for increase in premium rates during the Policy period on account of any reason whatsoever will not be entertained.
13. The Insurer has to be responsible for the acts and deeds of TPA(s) appointed for the service.

## VI. Procedure for Opening of Quotations

1. The quotation should contain three sealed envelopes (one outer cover and two sealed and labeled covers as 'technical quotation' and 'financial quotation').
2. The first sealed envelope "Technical Quotation" shall be opened at the time & date mentioned in the notice by the designated officer of the University at the office of Dean Student Welfare Building near main gate of the main campus at Gachibowli, Hyderabad MANUU in the presence of bidders/representatives present at that time.
3. Second envelope "Financial Quotation" containing price quotation shall be opened after evaluation of technical quotation and found qualified for the offer. The date for opening of second envelop (price quotation) shall be communicated subsequently. If necessary, the firms may be called-for technical presentation of their insurance product as per the time intimated by MANUU

## VII. Evaluation of the Offers

The authority for the acceptance of the quotation rests with the University (MANUU). The quotations received will be evaluated by the nominated Committee of the University to ascertain the best acceptable offer in the interest of MANU University. However, MANU University shall not be bound to accept the lowest or any other quotation or to assign any reason for non-acceptance or rejection of a quotation. MANU University reserves the right to accept any quotation in respect of the whole or any portion of the service specified in the invitation for quotations. The University reserves the right to alter any conditions, reject/accept any of the quotation notice or to cancel the notice without assigning any reasons before the closing date.



# MAULANA AZAD NATIONAL URDU UNIVERSITY

ANNEXURE-1

## COMPANY PROFILE

<b>A) Information:</b>	
Name of the company:	
Address of the Head Office:	
IRDA Registration Number	
Contact Person:	
Telephone:	
Telefax:	
E-Mail	
No. of Branches and their address	
Address for correspondence: (Hyderabad Branch)	
Contact Person	
Telephone:	
Telefax:	
E-Mail	
<b>B) Business Organization: Please tick wherever applicable &amp; attach all supporting documents)</b>	
Sole proprietorship	
Private limited	
Limited Company	
Joint Venture	
Other (please specify status)	
<b>C) Business Management:</b>	
Attached corporate Organization chart with Name	
1) At Head Office	
2) At Branch Office	
3) At Site	
<b>E) Is Your Organization a subsidiary of Another Company?</b>	Yes/No
If yes, of whom?	
<b>F) Financial Capability:</b>	
Annual Turnover Last 3 Years: Attach Balance Sheets of last 3 years. Rs. in Lakhs	
Projected this year	
Last Year	
One Year before last year	
Two year before last year	
Three year before last year	
Name and Address of the bankers with contact person and contact numbers	
If, yes which organization-	
<b>G) Are there any Litigations/Court cases against your company?</b>	Yes/No
If yes, give details:	
<b>I) Any other information that you want to give</b>	

Signature of the tender

Stamp of the firm

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## Technical Quotation (Annexure-2)

### I. Schedule of Requirements on Coverage of the Basic Insurance

Sl. No	Particulars/components of the insurance service required	Sum Assured	Yes/No
1.	Sum Mediciclaim (GMC) amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident	Rs. 1,00,000	Yes
		Rs. 75,000	
2.	Corporate Buffer amount to be utilised over and above the sum assured (GMC). This amount will be utilised by the University at it's discretion, subject to maximum of 1,00,000/75,000 per student for extended coverage on out-patient/in-patient treatment.	Rs.10 Lakh	Yes
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000	Yes
4.	Sum Mediciclaim (GPA) amount payable by the Insurer on account of Accidental/ Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium)	Rs. 1,00,000	Yes
		Rs. 75,000	

Components included in the above schedule:

S No	Activity	Description	Yes/No
1.	Sports and games, field tours, vacation etc.	Shall include for purpose of medical claim on participation of the insured students in any sports activity and field visits/study tours/vacation.	Yes
2.	Premium coverage of the Students	Any student who is admitted on rolls of the Maulana Azad National Urdu University on the day of payment and acceptance of premium by the company shall be deemed to have been covered by the insurance policy. The University shall provide necessary proof to the Insurer.	Yes
3.	Information through electronic means i.e E-mail, cell phone Landline Phone SMS, etc	The prospective Insurance Company should have provision for receipt and supply of information to designated officers/ officials including the insured students of Maulana Azad National Urdu University.	Yes
4.	Dedicated Customer care Service & Public /student grievance redressal system including the well defined claim procedure	The perspective Insurance Company shall have designate customer care service & or public /students grievance system including team of officers /officials of company	Yes
5.	Electronic Transaction	The Prospective Insurance Company may involve itself electronic transactions	Yes

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## II. Schedule of Requirements on the Personal Accident incidents

Sl. No	Aspect	Extent of cover	Yes/No
1	Scope of cover and the basis for assessment of claim on account of GPA	<ul style="list-style-type: none"> <li>● Death accidental</li> <li>● Permanent Total Disablement</li> <li>● Permanent Partial Disablement</li> </ul>	Yes Yes Yes

The following covers are required.

Sl. No	Particulars of coverage items	Yes/No
1.	Pre Existing Diseases covered without any waiting period.	Yes
2.	30 Days Waiting period Waiver	Yes
3.	Waiver of four years waiting period of pre-existing diseases	Yes
4.	Pre and Post Hospitalization expenses reimbursement for 60 and 90 days respectively.	Yes
5.	No limit for Room rent in hospitalisation and Intensive Care Units. The University Medical Officer shall coordinate in this regard.	Yes
6.	Pro-rata premium payment by the University admissible in case of late admissions (free entry at pro-rata premium payment)	Yes
7.	Pro-rata refund by the Insurer in case the students are leaving in the middle of the academic year (free exit by refund of pro-rata premium)	Yes
8.	The Insurance Company should be willing to provide the insurance policy for both main campus & satellite campuses (or) main campus(or) satellite campuses	Yes

Signature of the tender

Stamp of the firm



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**Financial Quotation (Annexure 3 A for Main Campus and Satellite Campuses)**

Annual Premium Quotation for the Group Mediciam-cum-Personal Accident Insurance Policy for the Students of Maulana Azad National Urdu University, Hyderabad for the Academic Year 2018-19

**Option-I (Sum Assured Rs.1,00,000)**

S No	Particulars/components of the insurance service required	Sum Assured
1.	Sum Mediciam amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 1,00,000 (One Lakh only)
2.	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of Rs.1,00,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediciam amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium).	Rs. 1,00,000 (One Lakh only)
Individual Premium Quoted (main campus and satellite campuses) per Student per annum(Rs.)		
Group Premium Quoted for all the 4,000 students (main campus and satellite campuses) per annum(Rs.)		

**Option-II (Sum Assured Rs.75,000)**

Sl. No	Particulars/components of the insurance service required	Sum Assured
1.	Sum Mediciam amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 75,000 (Seventy Five Thousand only)
2.	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of Rs.75,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediciam amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium)	Rs. 75,000 (Seventy Five Thousand only)
Individual Premium Quoted (main campus and satellite campuses) per Student per annum(Rs.)		
Group Premium Quoted for all the 4,000 students (main campus and satellite campuses) per annum(Rs.)		

Signature of the Insurer

Stamp of the firm

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**Financial Quotation (Annexure 3 B for Main Campus)**

**Annual Premium Quotation for the Group Mediciam-cum-Personal Accident Insurance Policy for the Students of Maulana Azad National Urdu University, Hyderabad for the Academic Year 2018-19**

***Option-I (Sum Assured Rs.1,00,000)***

<i>S No</i>	<i>Particulars/components of the insurance service required</i>	<i>Sum Assured</i>
1.	Sum Mediciam amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 1,00,000 (One Lakh only)
2	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of 1,00,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediciam amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium).	Rs. 1,00,000 (One Lakh only)
<i>Individual Premium Quoted per Student (main campus) per annum(Rs.)</i>		
<i>Group Premium Quoted for all the 3,000 ( main campus) per annum(Rs.)</i>		

***Option-II (Sum Assured Rs.75,000)***

<i>Sl. No</i>	<i>Particulars/components of the insurance service required</i>	<i>Sum Assured</i>
1.	Sum Mediciam amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 75,000 (Seventy Five Thousand only)
2	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of 75,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediciam amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium)	Rs. 75,000 (Seventy Five Thousand only)
<i>Individual Premium Quoted per Student (main campus) per annum(Rs.)</i>		
<i>Group Premium Quoted for all the 3,000 students (main campus) per annum(Rs.)</i>		

Signature of the Insurer

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**Financial Quotation (Annexure 3 C for Satellite Campuses)**

**Annual Premium Quotation for the Group Mediclaim-cum-Group Personal Accident Insurance Policy for the Students of Maulana Azad National Urdu University, Hyderabad for the Academic Year 2018-19**

**Option-I (Sum Assured Rs.1,00,000)**

S No	Particulars/components of the insurance service required	Sum Assured
1.	Sum Mediclaim amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 1,00,000 (One Lakh only)
2	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of 1,00,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediclaim amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium):	Rs. 1,00,000 (One Lakh only)
<i>Individual Premium Quoted per Student (satellite campus) per annum(Rs.)</i>		
<i>Group Premium Quoted for all the 1,000 students (satellite campus) per annum(Rs.)</i>		

**Option-II (Sum Assured Rs.75,000)**

Sl. No	Particulars/components of the insurance service required	Sum Assured
1	Sum Mediclaim amount per student during the period of coverage on out-patient treatment and in-patient treatment. The hospitalisation may be due to any illness and (or) accident.	Rs. 75,000 (Seventy Five Thousand only)
2	Corporate Buffer amount to be utilised over and above the sum assured. This amount will be utilised by the University at it's discretion, subject to maximum of 75,000 per student for extended coverage on out-patient/in-patient treatment.	Rs. 10,00,000 (Ten Lakh only)
3.	Maximum limit for out-patient (OPD)treatment per annum (covered within the premium)	Rs.3,000 (Three Thousand only)
4.	Sum Mediclaim amount payable by the Insurer on account of accidental/Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) (covered within the premium)	Rs. 75,000 (Seventy Five Thousand only)
<i>Individual Premium Quoted per Student (satellite campus) per annum(Rs.)</i>		
<i>Group Premium Quoted for all the 1,000 students (satellite campus) per annum(Rs.)</i>		

Signature of the Insurer

Stamp of the firm

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