

**APPOINTMENT OF INSURER
FOR
PROVIDING GROUP MEDICLAIM POLICY FOR
THE DIMTS EMPLOYEES AND THEIR DEPENDENT FAMILY MEMBERS
FOR 2025-2026**

ADDENDUM- REPLIES TO PRE-BID QUERIES

| SN | Query | Suggestions | Replies by DIMTS |
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| 1 | 1.3.4 : Please confirm the location as Delhi NCR or Delhi with 3 offices with PAN India presence | | Delhi including NCR will be acceptable as presence of office. |
| 2 | 1.3.5 : Request to confirm total Gross Written Average Premium collection of more than INR 50 Crores for last 3 years is required for club together for 3 years or for each financial year | | INR 50 crore will be an Average of Gross Written Premium Collection in last 3 financial years i.e. ; <u>Year 1 + Year 2 +Year 3</u> 3 |
| 3 | 1.3.6 : Please confirm bidder as Insurer or Broker as Claim Settlement ratio is applicable for Insurers | | Claim settlement ratio of the Insurance Company will be applicable for evaluation |
| 4 | 1.4.4 : What will be the shortlisting assessment criteria for stage 2 selection. (marking system for Stage 1 & presentation) | | Tech. shortlisting will be assessed by a committee constituted by DIMTS for evaluation. |
| 5 | Page No 1: Appointment of Insurer | Appointment of Insurers through Brokers | Appointment of Insurer in the RFP implies 'Appointment of Insurer through Broker' |
| 6 | Page No 5 (1.6.2): Appointment of Insurer for providing Group Medclaim Policy to the DIMTS employees for 2025-2026 | Appointment of Insurers through Brokers for providing Group Medclaim Policy to the DIMTS employees for 2025-2026 | Appointment of Insurer in the RFP implies 'Appointment of Insurer through Broker' |

| SN | Query | Suggestions | Replies by DIMTS |
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| 7 | Page No 6 (1.6.7): All the Insurance Broker Firms / Insurance Companies are invited for the opening of the Proposal. | All the Insurance Broker Firms / Companies are invited for the opening of the Proposal. | Appointment of Insurer in the RFP implies 'Appointment of Insurer through Broker' |
| 8 | Page No 6 (1.6.9): Appointment of Insurer for providing Group Medclaim Policy to the DIMTS employees for 2025-2026 | Appointment of Insurers through Brokers for providing Group Medclaim Policy to the DIMTS employees for 2025-2026 | Appointment of Insurer in the RFP implies 'Appointment of Insurer through Broker' |
| 9 | Page No 6 (1.7.6): The broker/insurance company must attest all erasures and alterations made while filling the quotations | The broker must attest all erasures and alterations made while filling the quotations | The clause to be read as; The broker should attest all erasures & alterations in the technical proposals. No overwriting or erasures / alterations will be acceptable in the financial quote from the Insurance Companies. |
| 10 | Page No 7 (1.7.10): Right to place the order: DIMTS reserves the right to place the order at its sole discretion to the Insurance Company on lump sum premium basis. | Right to place the order: DIMTS reserves the right to place the order at its sole discretion to the Insurance Company through Brokers on premium quoted/ finalised. | Suggestion Accepted: Clause 1.7.10, page 7 to be read as; Right to place the order: DIMTS reserves the right to place the order at its sole discretion to the Insurance Company through Brokers on premium quoted / finalised. |
| 11 | Page No 7 (1.8.2): Parents (With No Age Limit) There will be no age limit for physically & mentally challenged dependent children medically certified by UDID, Department of Empowerment of Persons with Disabilities, Gol. | Parents (Up to 95 years) | RFP condition prevails |
| 12 | Page No 8 (1.8.5.d): Corporate floater / buffer: INR 50 lacs to be utilised for all ailments - not to be used for parents and maternity | Corporate floater/buffer: INR 50 lacs to be utilised for all ailments - not to be used for maternity and Capped Ailments | RFP condition prevails |

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| 13 | Page No 8 (1.8.5.e.iii):First-year exclusion, first two-year exclusion | 1st, 2nd, 3rd & 4th years diseases exclusion | RFP condition prevails |
| 14 | Page No 8 (1.8.5.k): Ambulance charges – up to 1% of the sum insured subject to a maximum of Rs 3,000 per incident | Ambulance charges – up to 1% of the sum insured subject to a maximum of Rs 2,500 per incident | It is clarified that ambulance charges to be revised from existing INR 2,500 to INR 3,000 |
| 15 | Page No 8 (1.8.5.i): Mid-Term Coverage Inclusion: Applicable to all; | Mid-Term Coverage Inclusion: Applicable to all newly wedded spouse or new born / legally adopted kids | RFP condition prevails |
| 16 | Page No 8 (1.8.5.q): Dental treatment: only in case of an Accident. It is further added that this is only indicative and any hospitalization or non-hospitalization claim resulting out of dental disease should be covered by the Insurer; | Dental treatment: only in case of an Accidental hospitalizations (IPD only) | Clause to be read as; Dental treatment is applicable only in case of an Accident. (It is further added that this is only indicative and any hospitalization or non-hospitalization claim resulting out of dental disease should be covered by the Insurer) |
| 17 | Page No 8 (1.8.5.v):Claim Intimation: within 24 hours from the Date of Admission; | Claim Intimation: within 7 days from the Date of Admission; | The clause to be read as; (1.8.5.v): Claim Intimation for cashless within 24 hours to the Insurer / Broker / TPA from the Date of Admission in the Hospital. |
| 18 | Page No 8 (1.8.5.w):Claim Submission: to be submitted by employees and a representative to be provided by the insurance company/broker to collect the same from our office. | Claim Submission: to be submitted with 30 days from date of discharge | Clause to be read as: 1.8.5 (w): In case of reimbursements document submission for claim within 30 days from the date discharge from the hospital. |
| 19 | Page No 14 (3):Provide list of companies for which you have renewed policies in last 5 Years. | Please define how many minimum number of clients we have to specify | The clause to be read as; Technical Proposal Form, Section 4: Miscellaneous (Page 14) Provide number of Clients for which you have renewed policies in last 5 Years. |

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| 20 | Page No 16 (2.2.A):Financial Quote | Authencity of quote - Signed & Stamped quote sheet from Insurance companies to be attached. (Quote Slip by Insurance company to be attached) | Please see the Revised RFP uploaded along with this addendum. |