

REQUEST FOR PROPOSAL (RFP)

DIMTS/GMC/2025-26/7701

Dated: 06.01.2025

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



Delhi Integrated Multi Modal Transit System Ltd
A Joint Venture of Govt. of NCT of Delhi
An ISO 9001, 14001, OHSAS 18001, ISO 27001 & CMMI Appraised Company

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DIMTS/PROCUREMENT/INSURANCE PROPOSALS/GMC: 2025-26/7701

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1. INTRODUCTION & INSTRUCTIONS TO BIDDERS

1.1 INTRODUCTION

Delhi Integrated Multi-Modal Transit System (DIMTS) Ltd. is an urban transport and infrastructure development company committed to build and deliver quality infrastructure. DIMTS came into being in April 2006. In July 2007 it became an equal equity joint venture company of the Government of National Capital Territory of Delhi (GNCTD). Over the years, DIMTS has evolved and is now equipped to provide concept to commissioning, as well as, operations, management and maintenance services in the transportation sector.

DIMTS has an employee base of over 900 and currently about 625 employees are covered under GMC. Approximately, 2673 lives are expected to be covered in the program.

1.2 INSTRUCTIONS TO BIDDERS

1.2.1 Proposals are invited from reputed & credible Insurance Broker Firms / Agencies for providing a "Group Medclaim Policy" through credible insurance firms in public and private sector at DIMTS Limited for its Employees and their Dependent Family Members for the financial year 2025-2026.

1.2.2 Firms are advised to submit Technical and Financial Proposals for the Insurance Premium (lump sum) payable by DIMTS for insurance coverage.

1.2.3 Data Sheet:

SN	DESCRIPTION	DATE (S)
1	Tender Release Date	6 th January 2025
2	Pre Proposal Meeting	1130 hours on 10 th January 2025
3	Tender Submission Date (only hard copies to be submitted as per section 1.6)	1500 hours on 22 nd January 2025
4	Opening of Technical Proposal	1530 hours on 22 nd January 2025
5	Opening of Financial Proposal	To be announced

1.2.4 **The period of Appointment of Insurance Company for Group Medclaim Policy for the employees of DIMTS is between 26th Feb' 2025 to 25th Feb' 2026 for 1 (one) financial year.**

1.2.5 At any time prior to deadline for submission of proposal, DIMTS may for any reason, modify the Request for Proposal (RFP). The prospective respondents having received the RFP shall be notified of the amendments and such amendments shall be binding on them.

1.2.6 It is clarified that depending on the satisfactory terms & conditions & quotes, the contract can be given at the discretion of DIMTS for the period stated above.

1.2.7 Date of Issue: Request for Proposal (RFP) document will be available on line through DIMTS website and INDIA MART site on Monday, 6th January 2025.

1.2.8 The proposals will only be accepted from the **IRDA Registered Brokers**.

1.2.9 **Last Date of receipt of sealed proposals:** The last date & time of receipt of sealed proposals in the prescribed format is up to **1500 hours on Wednesday, 22th January 2025**. The proposals will only be received up to 1500 hours on due date. No proposals will be accepted after the due date and time.

1.2.10 Respondents are not permitted to modify, substitute, or withdraw proposals after its submission.

1.3 ELIGIBILITY / PRE-QUALIFICATION CRITERIA

1.3.1 This invitation to respond to the Request for Proposal is open only to reputed and well established registered companies/ firms that are incorporated or registered under the Indian Companies Act, 1956

1.3.2 Insurance Broking must be registered / Issued License by Insurance Regulatory and Development Authority (IRDAI).

1.3.3 The firm / company should have been in existence in India for a period of at least 4 years as of 1st Jan 2025 and the licenses of the participating firms / companies have been renewed at least once by IRDAI.

1.3.4 The Applicant must have a minimum 3 IRDAI approved offices/branches including Delhi with a PAN India Presence.

1.3.5 The Applicant should be a profit-making company with a total Gross Written Average Premium collection of more than INR 50 crores for last 3 financial years.

1.3.6 The bidder should have a minimum claim settlement ratio of above 90% during the last financial year 2023-24 in GMC.

1.3.7 The Insurance Broking / Consulting Firms employee base should be more than 50 employees with an exclusive team under health and wellness in India.

1.3.8 The broking Firm should have placed a single entity GMC policy with any State / Central Govt. / Public Sector Undertakings covering a minimum of 1,000 employees or above.

1.4 EVALUATION OF PROPOSALS

1.4.1 Upon receipt of the proposal, same shall be scrutinized and evaluated by the DIMTS in 2 stages. DIMTS will shortlist / select broking firms / companies as per the Pre-Qualification Criteria (section 1.3) and Technical Proposal Submission Form (section 2.1). Selected firms / companies who qualify in Stage 1 of the Technical Qualification will be intimated through a formal communication.

- 1.4.2 Financial Bids of only Selected Firms will be opened in Stage 2 for the technically qualified bidders.
- 1.4.3 DIMTS also reserves the right to accept or reject any or all applications without assigning any reason whatsoever.
- 1.4.4 The shortlisted firms from Stage 1 of the evaluation will be required to make a presentation before the Evaluation Committee of the Tender.
- 1.4.5 During pre-qualification and evaluation of the proposals, DIMTS, at its discretion, ask bidders for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by DIMTS.
- 1.4.6 Bidders are not permitted to modify, substitute, or withdraw proposals after its submission.

1.5 PRE PROPOSAL MEETING

A pre-proposal meeting will be held on 10th Jan 2025 at 1130 hours at DIMTS Office. Pre bid queries should reach DIMTS by 9th Jan 2025 by 5 p.m. via email.

The venue of the pre bid will be Conference Hall;

DIMTS Ltd., 8th Floor, Block 1, Delhi IT Park, Shastri Park, Delhi 110053

In case of any query/ clarifications & pre bid queries, Insurance Broking firms may contact: Ms. Mona Gupta, AGM (P&S), DIMTS Limited through email: mona.gupta@dimts.in, Phone: **91-11-43090262**.

1.6 SUBMISSION & OPENING OF PROPOSAL

- 1.6.1 **The proposal may be submitted in sealed covers on the above address on or before 1500 hours on 22.01.2025.**
- 1.6.2 The proposal to be submitted in separate 2 sealed envelopes, namely, Technical and Financial Proposal. The proposals to be submitted in hard copies only. Both Technical and Financial proposals duly sealed shall be submitted in 3rd sealed envelope. The envelopes containing the proposal must be explicitly superscribed as "Appointment of Insurer for providing Group Mediclaim Policy to the DIMTS employees for 2025-2026" respectively for Technical & Financial Proposal.
- 1.6.3 Participating Firms / Companies will be informed on the technical qualifications based on pre-qualification criteria & technical compliances.
- 1.6.4 Financial Proposals will be opened only for those participants who have qualified technically.
- 1.6.5 The Technical and Financial Proposals need to be submitted only in hard copies addressed to:

Mr Rakesh Kaul

Advisor, Planning & Scheduling

DIMTS Ltd., 8th Floor, Block 1, Delhi IT Park, Shastri Park, Delhi 110053

In case of any query/ clarifications, Insurance Broking firms may contact: Ms Mona Gupta, AGM (P&S), DIMTS Limited through email: mona.gupta@dimts.in, Phone: **91-11-43090262**.

- 1.6.6 The proposals can only be submitted through Registered Post / Speed Post / Credible Courier Service & or by hand at the DIMTS premises drop box.
- 1.6.7 The proposals will be opened on the last date of receipt of Proposal Due Date at 3:30 PM. All the Insurance Broker Firms / Insurance Companies are invited for the opening of the Proposal. The opening of proposals will be to check the inclusion of documents, annexures, undertakings / declarations and power of attorney.
- 1.6.8 The proposal to be submitted by an Authorised Signatory of the Firm Company through a Power of Attorney or Board Resolution. This will be a pre-condition for technical qualification, otherwise, offers will be considered null and void at any stage as per the decision of DIMTS.
- 1.6.9 The envelope containing the proposal must be superscribed as "Appointment of Insurer for providing Group Medclaim Policy to the DIMTS employees for 2025-2026". If the envelope is not superscribed then there are chances of misplacement, therefore, it is advised that the envelope be superscribed as above and deposited at reception for the purpose at the given address.

1.7 OTHER CONDITIONS

- 1.7.1 Proposals, which are not sealed, superscribed or addressed properly & torn may not be considered for evaluation.
- 1.7.2 Each page of the technical and financial proposal including Annexures shall be stamped & signed by authorised signatory. Include the tender doc / RFP with all corrigendum duly stamped and signed with the proposal.
- 1.7.3 DIMTS reserves the right to reject all / any proposal without assigning any reasons at any stage, whatsoever.
- 1.7.4 In case, if it is found that the company has not given the correct information and flouted any condition or the company does not have all the appropriate licenses and all the statutory permissions, whatsoever, required, to carry out the activity as required in these assignments then DIMTS reserves the rights to cancel the order issued to them and award the assignment in the manner as deemed fit.
- 1.7.5 All matters pertaining to this proposal & policy shall be subject to the jurisdiction of the courts in Delhi only.
- 1.7.6 The quotations must be neatly typed. The broker/insurance company must attest all erasures and alterations made while filling the quotations. Overwriting of figures is not permitted. Failure to comply with either of these conditions is liable to render the proposal invalid for evaluation.
- 1.7.7 The annual premium quoted should be inclusive of all applicable taxes (GST) and duties for all the items.
- 1.7.8 Any increase in rate or demand of premium during the Policy period on account of any reason, whatsoever, will not be entertained.
- 1.7.9 During the evaluation of appointment, DIMTS may, at its discretion, ask the company for a clarification. The request for clarification and the response shall be in writing. If the response to the clarification is not received by DIMTS before the expiration of the deadline

prescribed in the written request for clarification, DIMTS reserves the right to make its own reasonable assumptions at the total risk and cost of the applicant. As also, the company is required to update DIMTS on any developments which may affect the evaluation. During the period of appointment if the name of the company (or its division) has undergone a change due to acquisition, amalgamation etc., the company shall inform DIMTS in writing. In such cases, all the obligations under the contract with DIMTS should be passed on for compliance to the new company or division.

- 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.
- 1.7.11 Confidentiality: The Insurance Company shall maintain strict confidentiality of all the proposal, information, data coming in possession of the Insurance company as a result of awarding the contract and also any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of the same will be liable for action under the law which shall entitle DIMTS to claim damages apart from taking action under the appropriate Law.
- 1.7.12 Usage of data / proposal / information: The Agency shall ensure that the proposal, data, information etc. shared by DIMTS in relation to award of the contract on the subject are / is not used or permitted to be used in any manner (directly or indirectly) incompatible or inconsistent with that authorized by DIMTS. The confidential information will be safeguarded and the Insurance Company shall take all necessary actions to protect DIMTS's, its customers, and Gol's interest against misuse, loss, destruction, alterations or deletions thereof. Any violation of the same will be liable for action under the law which shall entitle DIMTS to claim damages from the vendor apart from taking action under the appropriate Law. This is an irrevocable condition and it will continue to be in force even if the agreement between the Insurance Company is terminated with DIMTS.
- 1.7.13 In the event of any breach or threatened breach of any clause by the Insurance Company and/or individual assigned by the Insurance Company for the performance of the services, the Insurance Company shall be liable to pay damages as may be quantified by DIMTS. Apart from the above, DIMTS shall have the right to proceed against the Insurance Company and/or its assigned person/s under appropriate law.
- 1.7.14 Time is the essence of contract: The Insurer shall carry out and provide the services / settle the claims, as required, if any as per the specifications and standards laid out within the stipulated time. Hence provision of services/settlement of claim as per quality in time is the essence of the contract.

1.8 SCOPE OF INSURANCE COVERAGE

- 1.8.1 The total staff strength of regular employees and dependents as of date are 2763 lives with an employee base of 625. It may increase or decrease depending on the size of employee family including parents.
- 1.8.2 Family Floater will be in ranges (**INR 2.5 Lakh, Rs 3 Lakh and Rs. 5 lakh**) depending on grades of employees to be provided in the package. The family definition will be Employee (Self) + Spouse + 2 Dependent Children (Age limit of 30 years) + Dependent 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, GoI.

SNAPSHOT OF GRADES, EMPLOYEES, DEPENDANTS & LIVES FOR GMC

Grades	Sum Insured (INR)	Employees	Dependants	Total Lives
A	5,00,000	20	71	91
B	3,00,000	33	124	157
C	2,50,000	572	1,943	2,515
Total		625	2,138	2,763

1.8.3 Quotes will be required for mediclaim coverage of employees and dependent members of employees as mentioned above.

1.8.4 ***The detail of employee data & claim analysis reports will be provided to interested bidders upon written request through letter or email with an undertaking that information is only for the limited use of this proposal and intended not to be shared openly. The existing policy covers only Employees (Self), Spouse, Two children and two dependent parents.***

1.8.5 The following insurance covers are required:
(It is clarified that these are the minimum standards and DIMTS hereby gives the choice to the Insurer to improve upon the minimum criteria)

- a) **Family Floater:** (Employee, Spouse, Children and Parents);
- b) **Room Rent:** 2% of the sum insured for below General Manager (GM) Level and 3% of sum insured for GM and above level for Normal Room. No Limit in case of ICU / ICCU hospitalization is required;
- c) **Proportionate charges:** NOT Applicable (No Separate or extra capping on overall doctors' fees, medicine cost or surgeon fees. It is further clarified that no other charges associated to Room Rent should be capped);
- d) **Corporate floater/buffer:** INR 50 lacs to be utilised for all ailments - not to be used for parents and maternity;
- e) Waivers for all:
 - i. 30 Days Waiting Period;
 - ii. Waiting period of 9 months for delivery;
 - iii. First-year exclusion, first two-year exclusion;
 - iv. Pre-existing diseases exclusion;
- f) **Maternity benefits:** Rs 65,000 for Normal and Caesarean; applicable only for the Employee or Dependent spouse.
- g) **Pre and post-natal expenses:** up to 5% of the sum insured with a max limit of INR 5000 should be on an OPD basis
- h) **New Born Baby:** Baby covered from day one up to the family sum insured;
- i) **Pre & Post Hospitalisation limits:** Pre-hospitalisation - 30 days and Post-hospitalisation - 60 days;
- j) **Day Care procedures:** Policy to cover 405 or more minor surgeries that require less than 24 hours of hospitalisation under Day Care procedures;

- k) **Ambulance Expenses limits:** Ambulance charges – up to 1% of the sum insured subject to a maximum of Rs 3,000 per incident; Covers Emergency Ambulance Road Transportation by a licensed ambulance service to the nearest hospital where emergency health services can be rendered;
- l) Mid-Term Coverage Inclusion: Applicable to all;
- m) Non-network co-payment: Not applicable;
- n) Other Conditions:
 - i. Internal Congenital disease cover;
 - ii. Robotic Surgery Covered;
 - iii. Limit on surgeon charges, anaesthetic charges, consultants, specialist fees, anaesthesia, blood, OT charges, medicines & drugs and the likes not applicable
- o) **Cashless Facility** 24 x7;
- p) **Hospital Service Charges:** covers all applicable charges including taxes;
- 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;
- r) **New Joinee's:** Cover for new joinee's dependents from date of joining of the employee;
- s) **No other disease-wise capping:** It's further added that no other Ailment-wise capping; Sub limit: No capping on cataract;
- t) **Health Check-up limits:** Health Check-up covered for 10 employees subject to a limit of Rs.10,000/- per employee;
- u) **Addition and Deletion of Employees & dependents** on Pro-Rata basis;
- v) **Claim Intimation:** within 24 hours from the Date of Admission;
- 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.

Please note: The quote received should be with the confirmation on all the above.

1.8.6 Third Party Administrator (TPA): In order to provide a single window assistance for health care-related services to employees, the TPA services can be availed in-house, as well as, from outside. DIMTS will prefer an external TPA.

1.8.7 Procedure for Addition/Deletion of Employees:

- i. Data for inclusion of the employees/ dependents in the group mediclaim policy will be provided to the Insurance Company on the 20th of each month and they will intimate the pro-rata premium amount to be paid.
- ii. Similarly, the data for resigned employees will be provided to the Insurance Company on the 20th of each month and for which refund intimation voucher should reach the insured's Corporate Office.
- iii. The copy of the endorsement for the addition of employees/ dependents will be sent to Third Party Administrator (TPA) for issuance of identity cards. It should reach to Insured's Corporate Office, within seven days.

- iv. Claim cheques towards the reimbursement of admissible expenses incurred by the insured (employees/dependents) beyond the cashless facilities allowed to him/her shall be forwarded by the TPA to Insured's Corporate Office, with-in 30 days of the claim submission. The claim cheque is then sent by DIMTS to the individual employee.
- v. Claim settlement assistance will be required in reimbursement cases if employees has not informed in advance to insurance company/ TPA.

2. FORMATS FOR TECHNICAL AND FINANCIAL PROPOSAL SUBMISSION

2.1 TECHNICAL PROPOSAL FORM

SN	Particulars	Unit	Documents / Information to be Enclosed
SECTION 1 - ORGANISATION			
1	Name of your Registered Company in India		Registration Certificate
2	Name of your Registered Company outside India		Registration Certificate or Equivalent
3	Years of Experience in Health Insurance Brokerage in India	Yrs.	Summarise details on a letter head with supporting credentials
4	Years of registration in IRDAI	Yrs.	Attested copy of Registration Certificate
5	Composition / legal identity	-	Relevant Company Registration Certificate / other documents for; i. Company established under the Companies Act 2013 or the previous Company Law 1956; ii. A partnership that is registered under the Limited Liability Partnership Act, 2008; iii. A cooperative society which is registered under the Co-operative society act 1912;
6	Total Number of Offices	Nos.	
7	Total No. of Employees in your company: On Roll: Outsourced:	Nos.	
8	Total No. of Employees dedicated for Health Insurance in your company: On Roll: Outsourced:	Nos.	
SECTION 2 – COMMERCIALS / FINANCIALS			
1	Overall premium placed		Undertaking on letter head certified by Auditor
	FY 2021-22	INR	
	FY 2022-23	INR	
	FY 2023-24	INR	

SN	Particulars	Unit	Documents / Information to be Enclosed
2	Total health premium placed		Undertaking on letter head certified by Auditor
	FY 2021-22	INR	
	FY 2022-23	INR	
	FY 2023-24	INR	
3	Total No. of corporate client served GMC Policy during:		Undertaking on letter Head
	FY 2021-22	Nos.	
	FY 2022-23	Nos.	
	FY 2023-24	Nos.	
	Revenues (INR lakh)	INR Lakh	Submit copy of audited balance sheets
	FY 2021-22		
	FY 2022-23		
	FY 2023-24		
	Paid up Capital (INR lakh)	INR lakh	Latest Audited Balance Sheet
4a	Direct Nos. of Policy placed through PSU		
	FY 2021-22	Nos.	
	FY 2022-23	Nos.	
	FY 2023-24	Nos.	
4b	Direct Nos. of Policy placed through Private Company		
	FY 2021-22	Nos.	
	FY 2022-23	Nos.	
	FY 2023-24	Nos.	
SECTION 3 - OPERATIONS			
1	Does your company provide real-time status through any online platform of the claims in process	Yes/No	Give details
1A	If Yes, Portal in In-House Capability or Outsourced	In-house or outsource	

SN	Particulars	Unit	Documents / Information to be Enclosed
1B	Portal is available on Web & App as well	Yes/No	
2	Does your company provide Query Assistance (helpdesk 24x7) for beneficiaries	Yes/No	
3	In How many companies do you provide dedicated on site operation support through your representative to handle daily issues.	Nos.	
4	What is the frequency of meeting with your Senior Management with the client for review and updates	F/M/Q	
5	Does your company provide Mobile Based App for users	Yes/No	
6	Does your company provide real-time Policy Performance Dashboard / Customer HR Portal (Client Login -Dashboard) for Clients	Yes/No	
7	At what frequency your company provides claim MIS to the clients	F/M/Q	
8	Does your company provide real-time enrolment and digital tracking of claims journey to client	Yes/No	
9	Please confirm whether the operations are managed by your company or are outsourced If No, please provide details of outsourced agencies or TPAs If yes, provide the details of the clients with the manpower numbers	Yes/No	
10	TAT to settle reimbursement claim	Days	
11	Are you comfortable to getting into a SLA between Client/TPA/insurer?	Yes/No	
12	Does your Company do TPA Claims Audit?	Yes/No	
12A	If Yes, do you have your internal team to do the audit?	Yes/No	
SECTION 4 - MISCELLANEOUS			

SN	Particulars	Unit	Documents / Information to be Enclosed
1	Kindly share the contact number of in-house doctors available in your organization, if any		
2	Total No. of new corporate client / OEMs added to serve GMP during:		
	FY 2023-24		
3	Provide list of companies for which you have renewed policies in last 5 Years.		
4	Wellness Activities - Do you have a dedicated wellness team in-house? Number of full time wellness professionals	Yes/No	
5	Does your company have any portal to run Cashless OPD	Yes/No	
6	Please share your insurance benefits benchmarking strategy and provide a sample report of the same	Yes/No	
7	What service do you provide for rejected claims?	Yes/No	

Please Note: Support the above table duly filled with necessary documents signed and sealed by authorised signatory only

ANNEXURE 1

DECLARATION CERTIFICATE

Mr. Rakesh Kaul,

Advisor – Planning & Scheduling,

DIMTS Ltd., 8th Floor, Block 1, Delhi IT Park,

Shastri Park, Delhi 110053

Dear Sir,

We, M/S hereby declare that we have not been suspended / delisted / blacklisted by Central / State Govt. Ministry / Department / Public Sector Undertaking / IRDA / SEBI / Autonomous Body / Financial Institution / Court(s) during the last 3 years from the date of publishing of this RFP.

We hereby undertake and confirm that we have understood the scope of work properly and shall carry out the work as mentioned in this RFP.

Thanking you,

Yours faithfully,

Authorized Signatory (in full and initials):

Name and Title of Signatory:

Name of Firm:

Address:

(To be printed on Original Letter Head of Insurance Company & submitted in a sealed cover)

2.2 FINANCIAL PROPOSAL FOR GROUP MEDICLAIM POLICY

FINANCIAL PROPOSAL

Mr. Rakesh Kaul,
 Advisor – Planning & Scheduling,
 DIMTS Ltd., 8th Floor, Block 1, Delhi IT Park,
 Shastri Park, Delhi 110053

Dear Sir,

Sub: Insurer for providing Group Medclaim Policy to the DIMTS employees and their dependent Family Members for 2025-2026

This is with reference to your request for proposal document due on 22nd January 2025. We hereby submit below the proposal **as Insurer for issuing “Group Medclaim Policy” for DIMTS employees and their dependent Family Members for 2025-2026.**

We have read and understood the details as given regarding the terms & conditions and requirements for the selection and the same are acceptable to us. We have been given all the required information by DIMTS. We certify that we are eligible as per the said Terms. The duly signed copies of all the proposal pages are attached herewith.

A. Financial Quote:

Particulars	Insurance Company	Premium Amount (INR)		GST (INR)		Total Premium (INR)	
		In figures	In words	In figures	In words	In figures	In words
As per conditions given in the Proposal RFP & Scope of Insurance Coverage as in section 1.8 and Employees Database / Claim Settlement Report with Previous Year GMC Policy. (Please attach signed and sealed quotation document from each of the Insurance Company as summarised in the form)							

B. Qualitative Parameters:

- a) Existing top 5 clients - with number of employees in bracket(s)
- b) Whether Web Based Tracking facility would be provided to employees: Yes / No
- c) Whether on-line self-registration facility would be provided to new employees: Yes / No
- d) Any Other Value-add facility proposed by your Company which you want to highlight

We understand that the final decision would be taken by the insured based on **combined evaluation of financial quotes, as well as, technical / qualitative parameters** and as per the sole discretion of DIMTS Management.

Thanking you,
Yours faithfully,

Authorized Signatory (in full and initials):

Name and Title of Signatory:

Name of Firm:

Address:

Location: & Date:

2.2.1 IMPORTANT NOTE FOR FINANCIAL PROPOSAL SUBMISSION:

- a) Please read carefully all the terms & conditions of the proposal, before filling up this form.
- b) Complete the format in all respects, with signature and company seal on each page.
- c) The financial quotes obtained by Brokers from Insurance Companies should all-inclusive with Broker & TPA charges to be attached with this form. DIMTS will not pay any additional Brokerage charges to Broker / TPA.
- d) If space provided in the format is not sufficient, please provide the information in a separate sheet, duly signing the same.
- e) In case of any ambiguity between arithmetic calculations, the rates will be considered correct in words.