

F.No.IMU-HQ/R/71/75/2/2022-PUR

14th Dec 2023

Minutes of the meeting of the Pre-bid clarification for GeM bid No. 4251675 on 14th Dec 2023 at the O/o Dy. Registrar-Purchase in the Headquarters, Chennai

(Gem Bid Ref. No. GEM/2023/B/4251675 dated 24th Nov 2023)

- A) The pre-bid meeting was held on 14th Dec 2023 at the DR-Purchase chamber at about 11:00 AM and the following employees were present

From IMU's side

S.N	Name (Shri)	Role
1	Anurag Mall, Dy. Registrar-Pur (i/c)	Member
2	D. Padmanaban, Asstt. Registrar - Pur (i/c)	Member
3	Santhanakrishnan, Section Officer - Pur	Member
4	Kollimarla Hemant, Sr. Assistant (F)	Member
5	Sathyamoorti, Sr. Assistant (F)	Member

From Bidder's side

S.N	Name (Smt./Shri)	Role
1	Jugal Taneja	Sri Ram General Insurance Company
2	Tishi Agrawal	ICICI Lomabrd
3	R Tamil Selvi	New India Assurance

The following clarifications were sought by the bidders during the pre-bid meeting and the following replies were replied by the Officers concerned

1. Is a common Policy to be issued for both the Students and their breadwinning Parents.?

Reply 1 Yes a common policy is to be issued for both the students and parents in the name of the Registrar, Indian Maritime University.

2. Will the list of breadwinning parents name be shared?

Reply 2 Yes as per point No. 4.5 of the ATC the list of breadwinning parents will be shared.

3. Is the fee same for all the students of all the years?

Reply 3 No, The fee prescribed for the students of various programmes is issued in II Corrigendum IMU-HQ/R/71/11/4/2023-PUR, dtd. 15th Dec 2023. Accordingly, the sum insured will also vary as per the programme of study. The total sum insured programme wise is brought down below. Accordingly, the Table 4.1 of the ATC shall be read as below:-

SN	Particular	Sum to be Insured in Rs.
1	Accidental death of bread-winning parents (or) permanent disablement/impairment of bread-winning parents.	Rs. 1,00,000/-

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Sr. Asstt.

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2	Reimbursement of tuition fees and other fee due to the IMU following Accidental death of Bread Winning Parents.	1. Rs. 3,55,000/- for PGDME 2. Rs. 2,75,000/- for DNS leading to B.Sc. (Applied Nautical Sciences), B.Sc. (Nautical Sciences), all B.Tech Programmes. 3. Rs. 2,05,000/- for all Post graduate courses. 4. Rs. 1,05,000/- for BBA programmes.
3	Accidental death of student named in the Schedule (or) permanent disabliement/impairment of student.	Rs. 2,00,000/-
4	Reimbursement of Hospitalization expenses following Accident incurred for the Student.	Rs. 50,000/-
	Total sum Insured (in Rs.)	Rs. 3,50,000/- plus programme fee as per S.No. 2

4. Will the students go to sea during the course?

Reply 4 Yes only a few students of the final year of B.Tech. (ME) may go to the Sea.

5. To share a copy of the present policy document?

Reply 5 Yes we will share the policy document after masking few details.

6. How much claim have been made by the breadwinning parents so far?

Reply 6 The breadwinning parents are being covered in the policy since 2022 onwards only and so far we have not received any claims.

7. Is the sum insured amount only for Students or for both the Students and their breadwinning Parents?

Reply 7 ~~The sum insured is for both the Students and their Breadwinning parents.~~ *cross refer Query No. 1 & reply.*

The following queries have been received through email:-

8. Page no. 7 Clause no 3.1 Contract Period Clarification required for the sentence mentioned within brackets. i.e. (Applicable to downward revision of premium and not under escalation of premium)

Reply 8 I.e. during the contract period the premium amount could be diminished but not increased

9. Page no 9 Clause 4.6 Clarification required for the tailor made features

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B. Prasad

sought under the GPA '*Insurance Company should provide Tailor made Insurance coverage besides cashless network Hospital facility, in order to adequately address any unforeseen circumstances*'

Reply 9 The Insurance Company should be able to cater the needs arising out from unforeseen circumstances such as accident, accidental death of insurant or their bread-winning parent, etc.

10. Page no 9 Clause 4.12 Medical expenses incurred due to a Personal Accident are covered generally on reimbursement mode. Clarification required regarding the procedure followed under the previous insurance policies. 'Cashless Facility & Reimbursement: Both cashless facility in Network hospitals and also the reimbursement option are to be offered. It is preferable that the insurance company should have a large number of Network Hospitals Pan India and also have many reputed Hospitals in its network. Both E-cards and also physical ID cards are to be provided to all the insured'

Reply 10 The Insurance Company should be able to provide both cashless treatment for the sum assured and reimbursement of the cost incurred if cashless treatment isn't provided. The Insurance company should have tie-ups with hospitals on pan India basis. The company should provide e-cards and physical card to the individual insurant to its effect.

11. Page no 12 Clause 4.19 (h) Clarification required regarding the facility provided under the previous insurance policies. Login ID: The Insurance Company should create & provide a Login ID for IMU to check the settlement Status & download the claims settlement report.

Reply 11 The Insurance Company should create and provide login ID for IMU to check the claim and settlement status and generate and download settlement report.

12. While claim details are given in Annexure 'C', it is requested to provide the premium details for the previous policies to ascertain the exact Incurred Claim ratio.

Reply 12

Details of the premium paid for previous policies

Sy. Anant
15/12/23

K. Anant
15/12/23

B. Anant
20/12

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S.N	POLICY NUMBER	CLAIM AMOUNT	Premium amount	ACADEMIC YEAR
1&2	0125004217P108371603	9520.00	11,448	2017-18
3&4	0125004217P111962327	6,872.00	22,048	2017-18
5	0125004218P109918202	90,754.00	34,920	2018-19
6&7	0125004218P109917710	37,841.00	18,090	2018-19
8	0125004218P109916519	28,838.00	39,060	2018-19
9	0125004219P109989306	50,000.00	69,208/-	2019-20
10	0125004219P109988776	8,236.00	23718/-	2019-20
11	0125004221P101707499	NIL	2,33,625/-	2021-22
12	0125004221P113606385	NIL	87,225/-	2021-22
13	0125004222P101501344	NIL	48,673/-	2022-23
14	0125004222P101295960	NIL	600/-	2022-23

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Deputy Registrar-Purchase (i/c)

O/D
Asstt. Registrar-Purchase (i/c)

15/12
Section Officer-Purchase

15/12/23
Kollimarla Hemant, Sr. Asstt (F)

Sathyamoorti
Sathyamoorti, Sr. Asstt.