

IITT/GTIP/2022-23/34

08 July 2022

Notice Inviting Tender for Comprehensive Group Term Life Insurance Policy for IIT Tirupati Students

Indian Institute of Technology Tirupati invites online bids (e-tender) from IRDA accredited Insurance Companies having Certificate of Registration issued by IRDAI (Insurance Regulatory and Development Authority of India), valid as on the last date of submission in Single bid system

Brief Details of Tender:

Work Description
Comprehensive Group Term Life Insurance Policy for IIT Tirupati Students

The Tender Document can be downloaded from Central Public Procurement (CPP) Portal <http://eprocure.gov.in/eprocure/app> and bid is to be submitted **online** only through the same portal up to the last date and time of submission of tender.

Critical Dates of Tender:

S.No.	Particulars	Date	Time
01	Date & Time of Online Publication / Download of Tender	08.07.2022	12 00 Hrs
02	Bid Submission Start Date & Time	08.07.2022	12 00 Hrs
03	Bid Submission Close Date & Time	18.07.2022	15 00 Hrs
04	Opening of Technical Bids	19.07.2022	15 00 Hrs

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1. About IIT Tirupati

Indian Institute of Technology is a Central Autonomous Institute under Ministry of Education, Government of India.

2. Schedule of Requirement

Technical details	
Group name	Indian Institute of Technology Tirupati
Commencement date	04-08-2022
Period of coverage	One Year
Claim Ratio Till 31-06-2022	Claim Ratio Copy attached in Annexure-VII & 7% Dump file attached in Annexure-VIII
Students Strength as on	01-08-2022
Total number of lives	1450 students. Expected to increase upto 10%.
Sum Insured bands	Option 1- Rs. 2,00,000/- per student Option 2- Rs 2,50,000/- per student Option 3- Rs 3,00,000/- per student
Accidental Death Insurance	Rs.2,00,000/- per student to be covered
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Cashless facility	Applicable
30 days waiting Period	To be Waived
1st Year and 2 years exclusions	To be Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	To be Covered
Room Rent Limit per day	4% of the sum assured
ICU Rent Limit per day	7% of the sum assured
Ambulance charges	Upto Rs.3,000/- per case

Corporate Buffer	<p>Rs.15,00,000/- (on a first-come-first serve basis)</p> <p>Ceiling for each student: Coverage + Rs 2,00,000</p>
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Other Conditions	<ul style="list-style-type: none"> ❖ Premium is payable on the actual number of students covered. New students joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute on a pro-rata basis. There is no internal ceiling of treatment except room/ICU rent. ❖ Expenses on hospitalization are admissible only if hospitalization is for a minimum period of 24 hours. ❖ The total period of hospitalization (24 hours minimum) shall consist of:- <ul style="list-style-type: none"> ➤ The period of hospitalization at referral and other network Hospital(s) including IIT Health Centre. ➤ 24 hours not required for sports injury, bites & Sting cases. ❖ However, this time limit of 24 hours will not apply to the following specific treatments taken in the network hospitals/nursing homes/speciality centres irrespective of the bed strength where the insured is discharged on the same day. Such treatment will be considered to have been taken under hospitalization benefit. ❖ Female students are to be covered with Maternity Expenses from the date of Pregnancy confirmation. <p style="text-align: center;">For treatment of all inpatient diseases including Covid-19.</p>
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of authorized network hospitals to be provided.
Cashless Facility	<ol style="list-style-type: none"> 1. 100% Cashless treatment at Network Hospitals all over the country. 2. Insurance Cards are to be issued within 15 days from the date of issue of the Order. 3. No deposit/treatment charges to be levied on the Students at the time of admission. 4. No amount to be retained by the hospital at the time of Discharge. Students are to be provided with medical treatment on their arrival at the hospital.

	<p>5. Whenever treatment is taken by the student covered under the scheme in any of the non-network hospital of the TPA, and the students pay the hospital bills, the insurance claim should be sent in the prescribed claim form along with all supporting documents such as Discharge summary, prescription and pharmacy bills, lab investigation reports in original duly certified by the Institute to the Insurance Company for reimbursement. The Agency shall reimburse up to the limits including the buffer amount prescribed in the schedule to the student.</p>
<p>List of Major Hospitals to covered by TPA at Tirupati</p>	<p>Insurance Agency/TPA are required to have network of major network Hospitals located in Tirupati as listed below and four out of them as mandatory: -</p> <ol style="list-style-type: none"> 1. Amara Hospital 2. Ankura Hospital 3. Arvind Eye Care 4. Helios Hospital 5. SVIMS 6. Elite Hospital 7. Narayanadri Hospital 8. DBR Hospital 9. Sankalpa Hospital 10. Rush Hospital <p>11. In case, if any of the Mandatory Hospital is not in the network, it must be added by the Insurance agency / TPA within One month of time</p>
<p>Any Service Charges on Medical Bills</p>	<p>Should not be deducted from the individual Claim.</p>
<p>❖ A copy of existing insurance policy document is attached for reference - ANNEXURE - IX</p>	

3. ELIGIBILITY CRITERIA & TECHNICAL CRITERIA

1 Eligibility Criteria

- Firm Incorporation Certificate, PAN details, GST etc. details are to be provided.
- IRDA accreditation/approval letter to him provided.
- The Bidder should give a self-declaration certificate for acceptance of all terms & conditions of tender documents. A duly completed certificate to this effect is to be submitted as per the Annexure-I.
- The firm should be neither blacklisted by any Government Dept., nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India. A duly completed certificate to this effect is to be submitted as per Annexure-II.
- The firm should have a valid accreditation certificate with IRDA on the date of submission of the tender. A duly sealed & signed valid certificate submitted to this effect.
- Bidders should have experience in providing Group Health Insurance for the last five years from the date of submission of the tender. The details of the same along with supporting document/copy of insurance policy are to be submitted

3.2 Technical Criteria

Bidders required to sealed & signed of each page of technical bid and submit as per Annexure-III. Unsigned technical bid or the bids not in prescribed format will be rejected without assigning any reason.

4. FINANCIAL BID DETAILS

Financial bid given with tender to be submitted after filling all relevant information. The priced bid should be submitted strictly as per the Annexure failing which the offer is liable for rejection.

5. TIME SCHEDULE

S. No.	Particulars	Date	Time
a.	Date of Online Publication of Tender	08.07.2022	1200 Hrs.
b.	Bid Submission Start Date	08.07.2022	1200 Hrs.
c.	Bid Submission Close Date	18.07.2022	1500 Hrs.
d.	Opening of Technical Bids	19.07.2022	1500 Hrs.

6. AVAILABILITY OF TENDER

The tender document can be downloaded from <http://eprocure.gov.in/eprocure/app> or Institute website <https://iittp.ac.in> and be submitted only through the CPP Portal <http://eprocure.gov.in/eprocure/app>.

7. BID VALIDITY PERIOD

The bid will remain valid for **90 days** from the date of opening as prescribed by IIT Tirupati. A bid valid for a shorter period shall be rejected, being non-responsive.

8. BID SUBMISSION

8.1 Instruction to Bidder

- Bidders are required to enrol on the e-Procurement module of the **Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>)** by clicking on the link "**Online Bidder Enrolment**" on the CPP Portal. **The registration is completely free of charge.**
- Possession of a valid Class II/III DSC in the form of smart card / e-token is a prerequisite for registration and participating in the bid submission activities. DSCs can be obtained from the authorised certifying agencies recognized by CCA India (e.g. Sify/TCS/nCode/eMudhra etc).
- Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.
- The Bidders are required to log in to the site through the secured log-in by entering their respective user ID / password and the password of the DSC.
- The CPP portal also has user manuals with detailed guidelines on enrollment and participation in the online bidding process. The user manuals can be downloaded for reference.
- Any queries related to process of online bid submission or queries related to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The Toll Free contact numbers for the helpdesk are 1800 3070 2232, 7878007972 and 7878007973.

For queries related to the Tender, you may please contact:

The Purchase Department
Indian Institute of Technology Tirupati
Tirupati – Renigunta Road, Tirupati – 517 506
Andhra Pradesh
Tel. No.0877- 250 3572 Email: purchase@iittp.ac.in

For Technical queries, you may please contact– home@iittp.ac.in

8.2 Online Bid Submission Procedure

Cover-1: The file should be saved in a PDF version and should comprise of the

following items:

1. Packet-1: Duly Completed Scanned PDF of PAN Card, Registration Certificate Details, GST details.
2. Packet-2: Duly Completed Scanned PDF copy of Annexure-I, Duly Completed Scanned PDF copy of Annexure-II, Duly Completed copy of IRDA Accreditation certificate, Duly Completed copy of documents as per clause 3.2 (d) & (e), Duly completed sealed & signed Technical Bid as per Annexure-III, Duly Completed Copy of Statutory documents as per Annexure-IV.
3. **Packet-3**: The BOQ in PDF format should be downloaded from the website and should comprise of the following items.

Financial Bid in “PDF version” Filled with all relevant information as per Annexure

9. BID OPENING

- a) Bids will be opened on **19.07.2021** at 1500 Hrs.
- b) Bids should be summarily rejected, if all required documents (mentioned in clause 9) are not submitted within stipulated date / time.
- c) Financial bids of technically qualified parties shall be opened at a later date.

10. BID EVALUATION

The Technical Evaluation Committee of the Institute constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.

11. PAYMENT TERMS

Payment shall be made on submission of Proforma Invoice.

12. PENALTY CLAUSE

- a) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- b) In case of failure in settlement of claims within the time frame, the penalty will be levied @ 1% of the claim amount for delay of each month or part thereof, subject to maximum of 3%.

13. CONTRACT PERIOD

The contract will be initially for a period of **one year**. Based on satisfactory performance, the contract may be extended further on mutually agreed terms and conditions.

14. COMMENCEMENT SCHEDULE

The successful bidder has to commence the service from 04 Aug 2022 for a period of 1

year.

15. TERMS AND CONDITIONS

- a) The bidder has to submit the relevant & readable files only as indicated in the tender documents. In case of any irrelevant or non-readable files, the bid may be rejected.
- b) IIT Tirupati reserves the right to accept or reject any or all the tenders in part or in full or may cancel the tender, without assigning any reason thereof.
- c) IIT Tirupati reserves the right to relax / amend / withdraw any of the terms and conditions contained in the tender document without assigning any reason thereof. Any inquiry after submission of the quotation will not be entertained.
- d) IIT Tirupati reserves the right to modify/change/delete/add any further terms and conditions prior to issue of purchase order.
- e) Conditional tenders will not be considered in any case.
- f) Tenders sent by fax & e-mail will not be accepted.
- g) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIT Tirupati shall prevail.
- h) The Courts of Tirupati alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Tirupati shall have jurisdiction in the matter.
- i) Arbitration - All dispute and differences which may arise between the IIT Tirupati and the Insurance Company shall be referred to Director, IIT Tirupati whose decision shall be binding on all concerned.
- j) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- k) IIT Tirupati may issue corrigendum to tender documents before due date of submission of bid. The bidder is required to read the tender documents in conjunction with the corrigendum, if any, issued by IIT Tirupati. The bidder is not to modify the tender document.
- l) Claims, if any, against the policies shall be settled within maximum 30 days from the date of submission of claims
- m) No overwriting in price bid shall be allowed
- n) All Employees of IIT Tirupati irrespective of age group should be eligible to join the scheme. New Employees joining the Institute become automatically covered under the scheme and the premium will be paid by the Institute.
- o) Provide / access to retrieve the update claim settlement details / MIS in MS Excel format only and every claim details as and when required

ANNEXURE - I

To

Dean – Student Affairs,
Indian Institute of Technology Tirupati,
Yerpedu - Venkatagiri Road,
Yerpedu Post,
Tirupati - 517619 Andhra Pradesh
Tel. No.0877- 250 3571 Email: dean_sa@iittp.ac.in

Sub:- Self Declaration Certificate

Ref : - Tender No. IITT/GTIP/2022-23/34 dated 08.07.2022

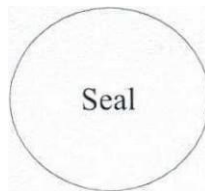
(Notice Inviting Tender for Group Health Insurance Policy for Students of IIT Tirupati)

Dear Sir,

With reference to the above, I am / We are offering our competitive bids for *Notice Inviting Tender for Group Health Insurance Policy for Students of IIT Tirupati*. I / We hereby reconfirm and declare that I / We have carefully read, understood & complying the above referred tender document including instructions, terms & conditions, specifications, schedule of quantities and all the contents stated therein and all subsequent corrigendum published on Institute website.

I / We also confirm that the rates quoted by me are inclusive of all taxes, duties etc., applicable as on date.

Date:



Authorized Signatory

Name:

Place:

Designation:

Contact No.:

Email ID :

ANNEXURE - II

CERTIFICATE

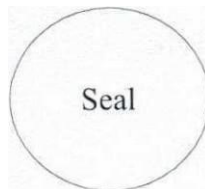
(To be provided on letter head of the firm)

I hereby certify that the above firm is not blacklisted by any Central/State Government/Public Undertaking/Institute nor is having any criminal case registered / pending against the firm or its owner / partners anywhere in India.

I also certify that the above information is true and correct in every respect and in any case at a later date it is found that any details provided above are incorrect, any contract given to the above firm may be summarily terminated and the firm blacklisted.

Date:

Authorized Signatory



Place:

Name:

Designation:

Contact No.:

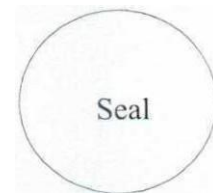
Email ID

ANNEXURE – III**TECHNICAL BID**

Technical details	
Group name	Indian Institute of Technology Tirupati
Commencement date	04-08-2022
Period of coverage	One Year
Claim Ratio Till 31-06-2022	Claim Ratio Copy attached in Annexure-VII & 7% Dump file attached in Annexure-VIII
Students Strength as on	01-08-2022
Total number of lives	1450 students. Expected to increase upto 10%.
Sum Insured bands	Option 1- Rs. 2,00,000/- per student Option 2- Rs 2,50,000/- per student Option 3- Rs 3,00,000/- per student
Accidental Death Insurance	Rs.2,00,000/- per student to be covered
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Cashless facility	Applicable
30 days waiting Period	Waived
1st Year and 2 years exclusions	Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	4% of the sum assured
ICU Rent Limit per day	7% of the sum assured(actuals)
Ambulance charges	Upto Rs.3,000/- per case
Corporate Buffer	Rs.15,00,000/- (on a first-come-first serve basis) Ceiling for each student: Coverage + Rs 2,00,000

Other Conditions	<ul style="list-style-type: none"> ❖ Premium is payable on the actual number of students covered. New students joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute on a pro-rata basis. There is no internal ceiling of treatment except room/ICU rent. ❖ Expenses on hospitalization are admissible only if hospitalization is for a minimum period of 24 hours. ❖ The total period of hospitalization (24 hours minimum) shall consist of:- <ul style="list-style-type: none"> ➤ The period of hospitalization at referral and other network Hospital(s) including IIT Health Centre. ➤ 24 hours not required for sports injury, bites & Sting cases. ❖ However, this time limit of 24 hours will not apply to the following specific treatments taken in the network hospitals/nursing homes/speciality centres irrespective of the bed strength where the insured is discharged on the same day. Such treatment will be considered to have been taken under hospitalization benefit. ❖ Female students are to be covered with Maternity Expenses from the date of Pregnancy confirmation. ❖ For treatment of all inpatient diseases including Covid-19.
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of authorized network hospitals to be provided.
Cashless Facility	<ol style="list-style-type: none"> 1. 100% Cashless treatment facility at Network Hospitals all over the country. 2. Insurance Cards are to be issued within 15 days. 3. No deposit/treatment charges to be levied on the 4. Students at the time of admission. 5. No amount to be retained by the hospital at the time of 6. Discharge. Students are to be provided with medical treatment on their arrival to the hospital

<p>List of Major Hospitals to covered by TPA at Tirupati</p>	<p>Insurance Agency/TPA are required to have network of major network Hospitals located in Tirupati as listed below and four of them indicated are mandatory: -</p> <ol style="list-style-type: none"> 1. Amara Hospital 2. Ankura Hospital 3. Arvind Eye Care 4. Helios Hospital 5. SVIMS 6. Elite Hospital 7. Narayanadri Hospital 8. DBR Hospital 9. Sankalpa Hospital 10. Rush Hospital 11. In case, if any of the Mandatory Hospital is not in the network, it must be added by the Insurance agency / TPA within One month of time.
<p>Any Service Charges on Medical Bills</p>	<p>Should not be deducted from the individual Claim.</p>
<p>A copy of existing insurance policy document is attached for reference - ANNEXURE - IX</p>	



Name and Signature of Authorized Person

ANNEXURE-IV

Statutory Documents (Copies of documents to be enclosed)

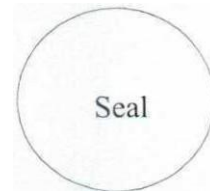
Name of the Party		
Date of Incorporation / Establishment		Supporting documents are to be attached along with the Annexure-IV
PAN Number		
GST Registration Number		
Registered Office Address		
Authorized Signatory Details	Name	
	Designation	
	Email	
	Phone	
Details of Contact other than Authorized Signatory	Name	
	Designation	
	Email	
	Phone	

Signature and Seal of the Tenderer Name in Block Letters:

Designation:

Contact no.

Full Address:



Age Profile of Students

Students strength as on: 01.08.2022

No. of Students : 1450

Student Age Band (Years)	Approx., No. of Students
16-20	550
21-25	550
26-30	250
31-35	97
36-40	03
Total	1450



Name and Signature of Authorized Person

GUIDELINES FOR CORPORATE OVERVIEW

Earned Premium	Net Premium/Policy Period x Policy Run Days
Premium Per Life (Per Capita premium)	Net Premium/ No. of Lives as on report date
Claim Frequency	No. of Reported Claims/ No. of Lives as on report date
Average Claim Size	Amt of Claims Paid (OPD/IPD)/ No. of Claims Paid
Claim Ratio (Actual)	Amt of Incurred Claims (OPD/IPD)/ Net Premium
Claim Ratio (Pro-rata)	Amt of Incurred Claims (OPD/IPD) / Earned Premium

GUIDELINES FOR CORPORATE SUMMARY

"Declined" claims in "Claims Reported Summary" includes Rejected and Closed deficient claims.
"Deficient, Closed" claims in "Claims Declined Summary" includes claims closed due to deficient documents not received within stipulated time period.
"Cashless Requests Denied" and "Cashless Requests Closed" are not included under "Reported Claims".
"Cashless Requests Closed" under "Cashless Denial Summary" includes cashless requests issued but not utilized by the member.
"Processed" in "Claim Outstanding Summary" includes Claims processed and awaiting confirmation or approval from insurance company and awaiting payout from insurance company.
"Under Deficiency" claims in "Claims Outstanding Summary" includes deficient claims and claims awaiting for confirmation from insurance company, corporate, broker.
"Under Process" claims in "Claims Outstanding Summary" includes under process with PHS, under investigation and pending for PHS interdepartmental confirmation.
"Bill Not Received" in "Claims Outstanding Summary" includes cashless claims for which hospital bill is not received.
Total of "Claims Paid Summary", "Claims Declined Summary" and "Claims Outstanding Summary" respectively does not include the number of Pre-post claims, however amount of pre-post claims is included in total.

ANNEXURE - VIII CLAIM DUMP FILE

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
INSURANCE_CO	REGION	UNDER_WRITER_OFF_CD	CORPORATE_CODE	CORPORATE_POLHOLDR_NAME	TYPE_OF_PRODUCT	POLICY_NUMBER	POLICY_INCEPTION_DATE	POLICY_EXPIRY_DATE	AGENT_NAME	TPA_MEMBERSHIP_NO	PATIENT_NAME	PRIMARY_INSURED_NAME	EMPLOYEE_NO	AGE	AGE_GROUP	RELATION
The Oriental Insurance Company Ltd.	CORPORATE CELL DELHI	510000	IITT	INDIAN INSTITUTE OF TECHNOLOGY TIRUPATI	GROUP MEDICLAIM-FLOATER	510000/48/2022/1090	04-08-2021	03-08-2022		25879468	U SOMALATHA	U SOMALATHA	815	30	19 - 35 Yrs	Employee
The Oriental Insurance Company Ltd.	CORPORATE CELL DELHI	510000	IITT	INDIAN INSTITUTE OF TECHNOLOGY TIRUPATI	GROUP MEDICLAIM-FLOATER	510000/48/2022/1090	04-08-2021	03-08-2022		25879233	AINAM NAGA ANJANA	AINAM NAGA ANJANA	568	21	19 - 35 Yrs	Employee
The Oriental Insurance Company Ltd.	CORPORATE CELL DELHI	510000	IITT	INDIAN INSTITUTE OF TECHNOLOGY TIRUPATI	GROUP MEDICLAIM-FLOATER	510000/48/2022/1090	04-08-2021	03-08-2022		25943063	VIKAS MEENA	VIKAS MEENA	582	18	0 - 18 Yrs	Employee
The Oriental Insurance Company Ltd.	CORPORATE CELL DELHI	510000	IITT	INDIAN INSTITUTE OF TECHNOLOGY TIRUPATI	GROUP MEDICLAIM-FLOATER	510000/48/2022/1090	04-08-2021	03-08-2022		25943129	PANUGANTI SANDEEP SUNDER RAJ	PANUGANTI SANDEEP SUNDER RAJ	263	20	19 - 35 Yrs	Employee
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
RELATION_CATEGORY	DT_OF_BIRTH	GENDER	SUM_INSURED	GRADE	PLANT_DEPT	CITY	LOCATION_FIR_GENERATED	PROCESSING_BRANCH	INWARD_NO	INWARD_DATE	INSURANCE_CLAIM_NO	CL_LODGEMENT_NO	INTIMATION_NO	INTIMATION_DATE	FIR	FIR_EXT
EMPLOYEE	30/07/1991	Female	200000			Tirupathi	Mumbai						2966721	23/12/2021	5303001	
EMPLOYEE	10-04-2000	Female	200000			Tirupathi	Hyderabad	Mumbai	5334079	02-05-2022	510000/48/2023/00004196	798130	3116174	26/04/2022	5457792	
EMPLOYEE	16/08/2002	Male	200000			Tirupathi	Hyderabad	Lucknow	4836610	03-09-2021	510000/48/2022/00019322	757405	2819625	31/08/2021	5149335	
EMPLOYEE	10-07-2001	Male	200000			Tirupathi	Hyderabad	Mumbai	5326333	27/04/2022	510000/48/2023/00003802	797683	3112169	22/04/2022	5453833	
35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
PARTIAL_PYMNT_SEQ	UNIQUE_FIRS	FIR_DATE	AL_SENT	INITAL_CASHLESS_RECEIVE_DATE	INITAL_CASHLESS_SENT_DATE	FURTHER_CASHLESS_RECECD_DATE	FURTHER_CASHLESS_SENT_DATE	AL_AMOUNT	HOSPITAL_CODE	HOSPITAL_NAME	NETWORK_STATUS	NETWORK_CITY	STATE	LEVEL_OF_CARE	DIAGNOSIS	DISEASE_CATEGORY
0	1	23/12/2021	AL Denied	23/12/2021				0	178118	AMARA HOSPITAL	PHS Network	Tirupati	Andhra Pradesh	Tertiary	G2 P1 L0 At 17 Week With Previous Lscs With Gestion Htn With Threatened Abortion	Pregnancy, childbirth and the puerperium
0	1	26/04/2022	AL Issued	26/04/2022	27/04/2022			5445	178118	AMARA HOSPITAL	PHS Network	Tirupati	Andhra Pradesh	Tertiary	? Age	Certain infectious and parasitic diseases
0	1	31/08/2021	AL Issued	31/08/2021	31/08/2021			6146	178118	AMARA HOSPITAL	PHS Network	Tirupati	Andhra Pradesh	Tertiary	Migraine Headache	Diseases of the nervous system
0	1	22/04/2022	AL Issued	22/04/2022	23/04/2022			30639	178118	AMARA HOSPITAL	PHS Network	Tirupati	Andhra Pradesh	Tertiary	Vesical Calculus	Diseases of the genitourinary system
52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
ICD_CODE	PRIMARY_CLASSIFICATION	PRIMARY_PROC	FREQUENTLY_OCCURRING_AILMENTS	DT_OF_ADMISSION	DT_OF_DISCHARGE	LENGTH_OF_STAY	CLAIM_FILE_SUBMITTED_DT	DEFICIENCIES	FIRST_DEFICIENCY_LETTER_DT	SECOND_DEFICIENCY_LETTER_DT	LATEST_UPDATED_DEFICIENCY_DT	DEFICIENCY_DOC_COMPLETETE_DT	PFC_GENERATED_DATE	DOCS_READY_FOR_PROCESSING_DT	LINE_OF_TREATMENT	FINAL_BILL_AMT
O00_O99	O00_O99 O20_O29 O20 O20.0		Maternity (Abortions)	20/12/2021	23/12/2021	4										0
A00_B99	A00_B99 A00_A09 A08 A09			25/04/2022	27/04/2022	3	02-05-2022				27/04/2022			03-05-2022	Hospitalisation	8547
G00_G99	G00_G99 G40_G47 G43 G43.9			29/08/2021	31/08/2021	3	03-09-2021				31/08/2021			06-09-2021	Hospitalisation	9157
N00_N99	N00_N99 N20_N23 N21 N21.0	1040_1131 1094	Renal Stones	22/04/2022	23/04/2022	2	27/04/2022				23/04/2022			29/04/2022	Hospitalisation	36087
69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85

ROOM_NURSI NG_CHRG	SURGERY_C HRGS	CONSULTA NT_CHRG	INVESTIGATI ON_CHRG	MEDICINE_C HRGS	MISCELLANE OUS_CHRG	TOTAL_DED UCTIONS	CO_PYMNT_ DEDUCTION	NOT_COVER ED_AMT	SI_EXHAUST ED_AMT	NON_PAYAB LE_DEF_AMT	REASONS	PROCESSING COMPLETIO N_DT	FINAL_PROCE SSED_AMT	FINAL_PAYA BLE_MEMBE R_AMT	FINAL_PAYA BLE_PROVID ER_AMT	APPROVAL_SENT_ DATE
							0		0				0	0	0	
3500	0	1850	0	1767	1430	3102	0	3102	0	0	.RS .500/-DUTY DOCTOR CHARGE NOT PAYABLE,RS 70/- GLOVES RS 80/- EASY FIX CHARGES DEDUCTED. ADMISSION RS.150/- MEDICAL RECORD RS.100/- FOOD AND BEVERAGE RS. 1180/- MISCELLANEOUS CHARGES DEDUCTED., RS. 1017 Hospital Discount,(Discount is as per MOU.)	03-05-2022	5445	0	5445	03-05-2022
3500	0	1200	1730	947	1780	3011	0	3011	0	0	Rs.900/-DIET CHARGES DEDUCTED,ADMISSION RS.150/-,DUTY DOCTOR RS.500/-MEDICAL RECORD RS.100/-,MONITOR RS.130/- CHARGES DEDUCTED, RS. 1231 Hospital Discount,(Discount is as per MOU.)	06-09-2021	6146	0	6146	07-09-2021
1750	26500	2650	0	4097	1090	5448	0	5448	0	0	.DUTY DOCTOR CHARGES 250/- DEDUCTED,FOOD AND BEVERAGES 590/- CHARGES DEDUCTED,ADMISON CHARGES 150/- CHARGES DEDUCTED,FOLYS CATHERIZATION CHARGES 750/- DEDUCTED,MEDICAL RECORD 100/- CHARGES DEDUCTED, RS. 3608 Hospital Discount,(Discount is as per MOU.)	29/04/2022	30639	0	30639	29/04/2022
86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102
APPROVAL_R ECD_DATE	DEBIT_NOTE RAISED_DT	PAID_REJ_C LOSE_DT	FLOAT_AC_ NO	PROVIDER_P AYMENT_DT	NEFT_CHEQ UE_PROVIDE R_AMT	NEFT_CHEQ UE_NO_PRO VIDER	MEMBER_PA YMENT_DT	NEFT_CHEQ UE_MEMBER AMT	NEFT_CHEQ UE_NO_MEM BER	BSI_BEFORE UTILISATIO N	BSI_AFTER_UTILISATION	HOSPITAL_DI SCOUNT	FIR_MONTH	CLAIMED_A MT	AMT	BUFFER_UTILISED
		23/12/2021			0			0		200000	200000	0	12 - 2021	55000	55000	
03-05-2022	04-05-2022	05-05-2022	ORHO- 05.05.2022-03	05-05-2022	4900	N1252219450 65591		0		200000	194555	1017	04 - 2022	8547	5445	
07-09-2021	08-09-2021	16/09/2021	ORHO- 16.09.2021-12	16/09/2021	5531	N2592116398 54456		0		200000	193854	1231	08 - 2021	9157	6146	
29/04/2022	30/04/2022	02-05-2022	ORHO- 02.05.2022-01	02-05-2022	27575	N1222219406 15350		0		200000	169361	3608	04 - 2022	36087	30639	

103	104	105	106	107	108	109	110	111	112	113
CRITICAL_UTILISED	TOPUP_UTILISED	AMT_BAND	PAID_REJ_CLOSE_MONTH	TYPE_OF_CLAIM	CLAIM_STAGE	CLAIM_STATUS	OUTSTANDING_STATUS	DENIAL_REASONS	CLOSE_REASONS	HOSP_TYPE
		50,001 - 1,00,000	12 - 2021	Cashless	Claim Closed	Denied Cashless		patient is admitted for management of threatened abortion as maternity clause not covered under policy T&C hence not payable		IPD
		0 - 25,000	05 - 2022	Cashless	Claim Settled	Paid				IPD
		0 - 25,000	09 - 2021	Cashless	Claim Settled	Paid				IPD
		25,001 - 50,000	05 - 2022	Cashless	Claim Settled	Paid				IPD

GROUP MEDICLAIM TAILORMADE POLICY SHEDULE

UIN : OICHLGP449V022021

This Document is Digitally Signed

Signer: GEETHA SANTHA SEELAN
Date: Wed, Aug 25, 2022 12:37:55 IST
Location: NOIDA
Reason: Signing Policy for OICL

Policy No. : 510000/48/2022/1090	Prev. Policy No. : 510000/48/2021/1127
Cover Note No. : 510000815338	Cover Note Date : 04/08/2021
Insured's Code : AB0000044839	Issue Office Code : 510000
Insured's Name : INDIAN INSTITUTE OF TECHNOLOGY TIRUPATI (GSTIN: 37AAAAT9917R1ZU)	Issue Office Name : CBRO DELHI (GSTIN: 07AAACT0627R1Z1)
Address : Renigunta Road Near, Settupalli, Tirupati, Andhra Pradesh 517506 - TIRUPATHI 517501	Address : CORPORATE BUSINESS REGIONAL OFFICE, NBCC CENTRE, 3RD FLOOR NEAR HOTEL CROWN PLAZA NEW DELHI DELHI 110020
Tel./Fax/Email : 0 / 0 / NA	Tel./Fax/Email : 011-43172316 -17-18-19-20-21 / 0 / sunmeetsachdeva@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000345 M/S SECURENOW INSURANCE BROKER PVT LTD [1425]
Address : C4/4 Safdarjung Development Area,, New Delhi 110016,MOB NO 8196980888 ,9958499711,DELHI,DELHI,110016
Tel/Fax/Email : 64560999/8196980888/41829414/

Period of Insurance : FROM 00:00 ON 04/08/2021 TO MIDNIGHT OF 03/08/2022

Collection No. & Dt. : CD A/C AB0000044839 GST INVOICE NO :0720283764 UIN :0

Gross Premium : 6,50,124 GST : 1,17,022 Stamp Duty : 1 Total: 7,67,146

Co-insurance Details : NIL

TPA Details :

TPA ID : YA0000000347
TPA Name : PARAMOUNT HEALTH SER
TPA Address : A-442, ROAD NO-28, WAGLE INDUSTRIAL ESTATE, THANE WEST, 400 604.
THANE 400604
Telephone No : 022-66444600 TOLL FREE:
Toll Free No : 1800-22-6655
Fax No : 022-66444754-755

Risk Details

Total Sum Insured in words : Indian Rupees Twenty Crores Seventy-Four Lakhs Only

Total Premium in words : Indian Rupees Seven Lakhs Sixty-Seven Thousand One Hundred Forty-Six Only

The insurance under this policy is subject to conditions, clauses, warranties,endorsements as per forms attached .

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

TERMS & CONDITONS :

1. Family Definition : Self only
2. Normal room rent capping : 3% of Sum Insured
3. ICU room rent capping : 5% of Sum Insured
4. Co-pay : Waived off
5. Sum Assured for family (lacs) : Rs 200,000

Place : NEW DELHI

Date : 24/08/2021



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 1 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

1800-22-6655

Signer: GEETHA SANTHA SEELAN
 Date: Wed, Aug 25, 2022 12:37:55 IST
 Location: NOIDA
 Reason: Signing Policy for OICL

6. Coporate Buffer : INR - 10 Lacs Limit upto Sum insured Per Individual and Open to all diseases
7. Pre-existing diseases : Covered from day one
8. First 30 days waiting period : Waived off
9. 1st / 2nd / 3rd / 4th Year Waiting Period Waived : Waived Off
10. Cashless Facility : Applicable
11. Domiciliary charges : Covered
12. Disease-wise capping : Not Applicable
13. Pre-hospitalization costs covered : 30 Days
14. Post Hospitalization costs covered : 60 Days
15. Ambulance Charges : Rs 3,000 per incident
16. Internal congenital diseases : Covered
17. External congenital disease : Covered in case of life threatening
18. Cyber knife and Cochlear implant : 50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.Cochlear Implant treatment shall be restricted to 50% of the SI.
19. Claim Intimation Clause : 30 days
20. Submission clause : Within 60 days after discharge
 In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operaing offices as well as Company's website.
21. Lasik cover : Lasik Surgery is covered if correction index is +/- 7.5 D
22. Terrorism : Terrorism is covered
23. Ayush cover : Ayurvedic treatment will be covered in a Government Hospital,on the prescription of a registered medical practitioner only but to 25% of Sum Insured
24. Other Conditions 1 : The condition of hospitalization is 24 hours minimum relaxed for specific treatments such as dialysis, radiotherapy, K wire fixation etc also this condition will not apply in case the sta at hospital is less than 24 hrs duration, provided the treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructure facilities available in the hospitals due to technological advances.
25. Other Conditions 2 : Psychiatric disorder is covered but not for counselling or for observation purpose
26. Other Conditions 3 : Dental treatment or surgery due to accidents are covered except those requiring hospitalisation. The cost of spectacles, contact lens and hearing aids are excluded
27. Other Conditions 4 : The total period of hospitalization (24 hours minimum) shall consists of (1) the period of hospitalisation at referred hospital (2) 24 hrs not required for sports injury, bites & sting cases
28. Other Conditions 5 : Foreign students are covered as above during their stay in India
29. Other Conditions 6 : There is no internal of treatmentmexcept room/ICU rent.
30. Addition / Deletion of Lives : Pro-rata basis subject to sufficient fund in CD account
31. INCREMENTAL CLAUSE : Capping on room rent is linked with Consultatoin charge/Surgen fee/Anesthesia charges / Charge by specialist / Procedure charge and other expenses shall be deducted in proportionate to room rent charges
32. GIPSA PPN rate will apply

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at CBRO DELHI (GSTIN: 07AAACT0627R1Z1) on 25-AUG-21

Place : NEW DELHI



IRDA-REGNO-556

Date : 24/08/2021

For and on behalf of
 The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 2 of 3

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" In case of grievance related to any issue related to this policy the same may be addressed to the office In Charge of the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer for OICL concerned Regional Office .The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.
 If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Signer: GEETHA SANTHA SEELAN
 Date: 25-Aug-2021 12:37:55 IST
 Location: NOIDA

Entered By : Sh.Narender Kumar
 Examined By : Ms SUNMEET SACHDEVA

For and on behalf of
 The Oriental Insurance Company Limited

Policy Printed By : 239411 IP :
 Policy Printed On : 25-AUG-21 12:35:04 MAC :

Authorised Signatory

Place : NEW DELHI
 Date : 24/08/2021



IRDA-REGNO-556

For and on behalf of
 The Oriental Insurance Company Limited

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Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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