

REQUEST FOR PROPOSAL FOR INSURANCE OF BUILDING, EQUIPMENT, FURNITURE & FIXTURES OF NINE ASSAM CANCER CARE HOSPITALS (ACCF) ACROSS ASSAM.

Ref No. ACCF/Insurance/2022-23/48 Date: 06.06.2021

CORRIGENDUM-6

Date:08-09-2022

1. Extension of bid submission date: -

Existing clause	Amended Clause
Bid Submission End Date-16.09.2022 at 03:30 PM	Amended Bid Submission End Date-26.09.2022 at 03:30 PM
Bid Opening Date-16.09.2022 at 04:30 PM	Amended Bid Opening Date-26.09.2022 at 04:30 PM

2. Query Resolution and Mandatory Declaration Format (to be submitted with technical bid): -

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
1	Addition	Declaration	-	Bidder need to submit below mentioned declaration along with the technical bid.
2	5 INTENT OF THE TENDER DOCUMENT: 6 ELIGIBILITY OF BIDDER: 8 TERMS & CONDITIONS:	<p>5 INTENT OF THE TENDER DOCUMENT: ACCF intends to take comprehensive insurance cover on Building, Equipment, Furniture, Fixture and others for its upcoming hospitals located at 09 different centres in Assam State under Industrial All Risk Policy.</p> <p>6 ELIGIBILITY OF BIDDER: ii. The bidders have experience of doing Industrial All Risk Policy in Hospital Sector/Industries.</p> <p>8 TERMS & CONDITIONS: a. Documentary evidence in regards to past experience (e.g. copies of Policy) of doing Industrial All Risks insurance to the PSU or Government sectors/Industries during the last 03 (three) years period should be submitted along with the submitted bid. e. Non-PSU Insurers need to additionally submit : i. Copy of the IAR Premium of minimum Rs 50.00 Lakhs exclusive of taxes of the submitted policies</p>	Proposal will be for Fire and Burglary policy instead of IAR.	Where ever Industrial all risk(IAR) mentioned, it shall be treated as the scope mentioned in price bid only. Bidder need to quote annual premium as per scope mentioned in Price Bid.

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
3	5 INTENT OF THE TENDER DOCUMENT: 6 ELIGIBILITY OF BIDDER: 8 TERMS & CONDITIONS:	5 INTENT OF THE TENDER DOCUMENT: ACCF intends to take comprehensive insurance cover on Building, Equipment, Furniture, Fixture and others for its upcoming hospitals located at 09 different centres in Assam State under Industrial All Risk Policy. 6 ELIGIBILITY OF BIDDER: ii. The bidders have experience of doing Industrial All Risk Policy in Hospital Sector/Industries. 8 TERMS & CONDITIONS: a. Documentary evidence in regards to past experience (e.g. copies of Policy) of doing Industrial All Risks insurance to the PSU or Government sectors/Industries during the last 03 (three) years period should be submitted along with the submitted bid. e. Non-PSU Insurers need to additionally submit : i. Copy of the IAR Premium of minimum Rs 50.00 Lakhs exclusive of taxes of the submitted policies	As per discussion , you had insisted for Fire and Burglary Policies instead of Industrial All Risk Policy.which has to be modified in the Bid document accordingly.	Where ever Industrial all risk(IAR) mentioned, it shall be treated as the scope mentioned in price bid only. Bidder need to quote annual premium as per scope mentioned in Price Bid.
4	5 INTENT OF THE TENDER DOCUMENT: 2 CALENDER OF RFP EVENTS & KEY INFORMATION:	5 INTENT OF THE TENDER DOCUMENT: ACCF intends to take comprehensive insurance cover on Building, Equipment, Furniture, Fixture and others for its upcoming hospitals located at 09 different centres in Assam State under Industrial All Risk Policy. L-2Locations 1.Dibrugarh 2.Barpeta 3.Silchar L-3Locations 1.Tezipur 2.Darrang 3.Jorhat 4.Lakhimpur 5.Kokrajhar 2 CALENDER OF RFP EVENTS & KEY INFORMATION: 2.4 Bidder can submit bids for all locations or for any one location.	All nine projects are yet to get completed.	Project are at commissioning stage, Heavy and costly equipments are being installed at site and operational. As on date, seven hospitals i.e. Dibrugarh, Barpeta, Tezipur, Darrang, Kokrajhar, Lakhimpur and Jorhat have started their operations but at some floors, civil work is still going on. ACCF has yet not taken the handover of whole building from prime civil contractor i.e L&T. Possession of building (hospital wise) shall be taken from L&T once all civil work is completed. The same is expected in coming 1-3 months.

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
5	5 INTENT OF THE TENDER DOCUMENT: 2 CALENDER OF RFP EVENTS & KEY INFORMATION:	5 INTENT OF THE TENDER DOCUMENT: ACCF intends to take comprehensive insurance cover on Building, Equipment, Furniture, Fixture and others for its upcoming hospitals located at 09 different centers in Assam State under Industrial All Risk Policy. L-2Locations 1.Dibrugarh 2.Barpetta 3.Silchar L-3Locations 1.Tezipur 2.Darrang 3.Jorhat 4.Lakhimpur 5.Kokrajhar 2 CALENDER OF RFP EVENTS & KEY INFORMATION: 2.4 Bidder can submit bids for all locations or for any one location.	Whether you have asked for IAR policy as most of your units are under construction. For IAR business interruption cover is mandatory.	Where ever Industrial all risk(IAR) mentioned, it shall be treated as the scope mentioned in price bid only. Bidder need to quote annual premium as per scope mentioned in Price Bid.
6	-	-	Three of the hospitals are partially operational but officially not handed over.	7 hospitals are partially operational but handing over from prime contractor is pending.
7	-	-	As the equipments are to be insured under Fire Policy , the Building has not been properly handed over to ACCF. As informed the building at various locations are partially handed over to ACCF and construction is still in progress in the locations. We can underwrite proposal based on the Occupancy"Building under construction"Please clarify. We would require proof of Handover of Premises to ACCF . If not, kindly clarify purpose of Insurance of Building if the Contractor All Risk Policy is already in place .	Hospital is at Commissioning stage. ACCF is making floor and equipment operational as soon as it is finished. Entire Building is yet not handed over by prime contractor L&T. Initially ACCF will take insurance of operational equipments, and later once building is handed over to ACCF- building policy will be taken. Bidders need to quote both rates separately.
8	-	-	Kindly suggest whether the hospitals are operational or still under commission stage.	Part of hospital is operational and some part is under commissioning/Finishing stage
9	-	-	Also, L&T (constructor), has taken CAR policy for the projects.	Yes
10	-	-	So, request you to share us location wise sum insured of assets and allow us to place our quotation.	Data not available. Bidder can visit the hospital for verification
11	-	-	Highest location Sum Insured?	Available details are mentioned in the Tender document. Hospitals situated at Dibrugarh and Barpetta (both are L2 centers, 180 & 140 bedded hospitals respectively) are having highest assets while Tezipur, Darrang, Lakhimpur, Kokrajhar, Jorhat & Darrang are L3 centers and each having 43 beds capacity).
12	-	-	Whether this is a fresh policy or renewal? If renewal, kindly provide policy details with claim MIS.	It shall be considered as new policy.
13	-	-	Are all hospitals new ?	Yes
14	-	-	Kindly provide previous insurance details.	ACCF had insured some of its major equipment/building/IT Assets at brown field AMCH Dibrugarh Radiotherapy Block, Diphu Day Care Center, Barpetta Day Care Center, Tezipur Day Care Center and through Bajaj

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
				Allianz, policy nos. OG-23-2405-4010-00000659, OG-23-2405-9931-0000002 and OG-23-2405-4057-00000011. All these policies are for period from 1 st April 2022 to 31 st March 2023. Complete policy details can be taken from ACCF Guwahati office.
15	-	-	Last 3 years premium and claim details .	Policy details as mentioned above.
16	-	-	Kindly suggest whether the existing policy is issued as IAR .	No
17	-	-	List of loss incidences in each hospital during the construction period (if any)	CAR policy was taken by prime contractor L&T having policy no... OG-20-1501-0402-00000045 valid till 14.9.2022. The same is expected to be renewed by L&T side.
18	-	-	Safety and security details at hospitals e.g. Number Fire Extinguisher per floor/sqft, Sprinkler/ Hydrant System (with AMC details), CCTV units, Security Guards.	Bidder can visit hospital for site verification
19	-	-	Fire detection & protection arrangement	Bidder can visit hospital for site verification
20	-	-	Details of dewatering arrangement	Bidder can visit hospital for site verification
21	-	-	Fire safety SOP	Its new hospitals. Fire NOCs have been obtained for 6 hospitals except Barpeta. Six hospitals are: Dibrugarh, Lakhimpur, Jorhat, Darrang, Tezpur and Kokrajhar. At Barpeta, Fire NoC is expected in coming month. Fire training was provided by local authority. . Security team leader is also working as fire safety officer.
22	-	-	Location address along with sum insured	Details are mentioned in the tender.
23	-	-	Kindly share the equipment list or brief description .	Details are mentioned in the tender.
24	-	-	Detailed item wise Sum Insured for Furniture, Fixture, Electrical Installations, CCTV and other office equipment.	partial list with Details are mentioned in the tender. Detailed list of items to be covered under policy will be shared at the time of premium payment. Or bidder can visit the hospital for verification.
25	-	-	Whether the Hospital buildings are fully utilised or partially?	As on date - Partially.
26	2 CALENDER OF RFP EVENTS & KEY INFORMATION: Contract Period	Contract Period: The shortlisted service provider shall be engaged for a period of 2 years and another year extendable- under mutual consent.	Policy period- Whether the premium quotation to be submitted for 1 year or 2 year collectively.	per year premium rate shall be quoted.
27	2 CALENDER OF RFP EVENTS & KEY INFORMATION: Contract Period	Contract Period: The shortlisted service provider shall be engaged for a period of 2 years and another year extendable- under mutual consent.	Policy period is of One year and this could not be of two or more years duration . Upon expiry of 1 year Policy , it can be renewed subsequently.	per year premium rate shall be quoted the rate shall be considered for one year renewal.

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
28	7 SCOPE OF INSURANCE POLICY: The insurance policy shall cover the following risks and perils under the policy within the guidelines of TAC/IRDA norms as applicable	7 SCOPE OF INSURANCE POLICY: 1. Insurance coverage for Building and equipment/fixtures to be provided for following but not limited to: a) Earthquake (Fire & Shock) b) Material damage (Fire) c) STFI d) Lightning. e) Explosion/Implosion. f) Burglary including theft cover g) Terrorism h) Fire fighting expenses 2. Deductibles : As per the standard terms of Policy. Bidder clearly spell out in his bid for deductions and terms and condition in technical bid.	Whether there is equipment which falls under EEI policy. Whether EEI policy is required?	Scope is mentioned in tender document . Bidder need to quote annual premium as per scope mentioned in Price Bid.
29	7 SCOPE OF INSURANCE POLICY: The insurance policy shall cover the following risks and perils under the policy within the guidelines of TAC/IRDA norms as applicable	7 SCOPE OF INSURANCE POLICY: 1. Insurance coverage for Building and equipment/fixtures to be provided for following but not limited to: a) Earthquake (Fire & Shock) b) Material damage (Fire) c) STFI d) Lightning. e) Explosion/Implosion. f) Burglary including theft cover g) Terrorism h) Fire fighting expenses 2. Deductibles : As per the standard terms of Policy. Bidder clearly spell out in his bid for deductions and terms and condition in technical bid.	Whether MBD coverage is required. Also please reconfirm that EEIP/MBD cover is not required by client	Scope is mentioned in tender document . Bidder need to quote annual premium as per scope mentioned in Price Bid.
30	ANNEXURE-8: Financial Proposal Format	ANNEXURE-8: Financial Proposal Format Point No-1 &2	There is a coverage requirement "Fire Fighting Expenses" in the Financial proposal Format. Kindly confirm whether it means expenses related to Debris removal or etc.	Any third party fire fighting services expenses need to be covered under this.
31	_	_	Housekeeping SOP	It is under preparation. However, at all 7 hospitals mentioned above, housekeeping agencies have already been deployed.
32	_	_	Construction period duration (start date and end date)	not applicable
33	_	_	Basement exposure along with Sum Insured amount and items (if any)	Bidder can visit hospital for site verification
34	_	_	Basement usage (if available)	Bidder can visit hospital for site verification

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
35	-	-	<p>UIBPL is a direct Broking firm duly licensed by the Insurance Regulatory and Development Authority (IRDAI). It became operational on 7th January 2013. At present, we are providing insurance solutions to more than 230+ Clients and place around Rs 300 crores of premium including direct and reinsurance premium with the insurance companies. We will be obliged to know more about your policies , carry out an insurance audit if necessary and suggest the appropriate covers and improvements in the existing covers . Please refer below our value added services that we are providing with our own cost .(Free services)</p> <p>Property Valuation : Valuation of your property located at various location which will help you to choose appropriate sum Insured and also save you from under insurance threat at the time of claim .</p> <p>Risk Inspection : Risk inspection of your all property which will help you to maintain the safety level and focuses on predicting and avoiding potential losses instead of reacting to failures .</p> <p>Fire Safety Audit: Fire safety audit will helps to examine the safety of premises and relevant documents to ascertain how the premises are being managed with regards to fire safety .</p> <p>Professional Claim Assistance : We will provide you throughout claim assistance with a dedicated claim officer starting from claim intimation to settlement as mentioned below .</p> <p>Claim Intimation : Claim Intimation services in an effective way</p> <p>Surveyor appointment : We will follow-up with insurance company on behalf of you for early appointment of surveyor .</p> <p>Document collection : We will collect and arrange the required claim documents for unnecessary delay in claim settlement .</p> <p>Follow-up With Insurance Company : We will follow-up with insurance company on behalf of you for settlement for the best of your interest with in the policy terms and condition .Hence request your kind approval to for further process .</p>	Only IRDAI approved insurance companies shall submit the bid.

Sr No.	Clause No/ Query Ref	Clause as per RFP	Query	Amendment/Clarification
36	-	-	<p>Our offices work as a single global team to access the world's key international and regional markets like London, Singapore, Dubai, Luxemburg, Bermuda & Miami. We harness market power, product expertise and technology to create the right solutions. Our various specialities include:</p> <ul style="list-style-type: none"> • Property & Construction • Re-insurance • Liability & Specialty Risks • Logistics • Natural resources <p>We are well-placed to cater ACCF for its operational and construction risks spread across geography. We look forward for an interaction with you to showcase our capabilities and how we can help your esteemed organization in managing the insurance program more efficiently & effectively.</p>	Only IRDAI approved insurance companies shall submit the bid.
37	-	-	<p>Referring the captioned subject, we would like to participate under the tender proposal of ACCF, for further processing and our necessary perusal we would like to have some clarity on the below points:</p> <ul style="list-style-type: none"> • As per tender subject line, there are 9 locations whereas on page no. 3, 8 locations are provided and on page no. 21 only 7 locations are mentioned under bifurcation. pls confirm the exact locations with bifurcation of Sum insured • Past 5 years claim history • Past 5 years premium details • Flood exposure on all the locations • Please confirm fire safety measures available at all sites • Which risk locations fall under low lying area, pls confirm • Pls provide what flood loss mitigation measures are there as flood loss is major peril in Assam State 	Location with value, mentioned in tender document's financial bid shall be considered. For other details Bidder can visit hospital for site verification. These are newly constructed buildings.
38	-	-	<p>However we would require the claim history (premiums claims) from the last three years and the copy of the last year policy apart from your kind reply to the following queries.</p> <p>Inspection report if available</p> <p>Is there any basement exposure.</p> <p>Claim details of last 3-5 years.</p>	These are newly constructed buildings.

Note: Below declaration must be provided by intending Bidders as part of the Technical Bid:

DECLARATION on bidder's letter pad

I, Proprietor/ Partner /Director/Authorised Signatory of M/s hereby declare that the information given and documents furnished as part of this proposal in response to the RFP (Ref No. xxxxxxx) is true and correct to the best of my knowledge & belief.

I, _____ hereby certify on behalf of _____ that our offer no..... dtd.....against tender specification No. does not breach of Insurance Act / IRDA / TAC and applicable guidelines. I further confirm that in the event of disclosure at a later stage that the same is in breach and ACCF is put to any disadvantage or face cancellation of the Policy or any claim becomes substandard / untenable, the whole liabilities arising out of this shall lie wholly on us and we shall bear all consequences thereof.

I, further certify that I am the duly authorized representative of the underwriter and competent to agree as above and a valid power of attorney to this effect is enclosed.

The price offered by us in the financial proposal shall remain valid for a period of 180 days form the due of submission of the proposal. In case we withdraw our proposal or bid any time before its validity then our EMD shall be liable for forfeiture by the proposal Inviting Entity (i.e. ACCF).

I/We have not been black-listed or debarred by the ACCF or by any government (State/Central) agencies/bodies, form participating in tender, which is in effect at the time of bid submission.

I/we agree that ACCF can blacklist us for a minimum period of 3 years, if any information furnished by us proved to be false at the time of evaluation or at a subsequent date by the Client during the currency of the contract; or in case of non-performance. This action would be in addition to other legal recourses available to the Client under the law of the land.

I/We declare that we have understood the current partial completion stage of the ACCF project. further we declare that Partial operational or non handover certificate (from prime contractor) related matter will not be the reason for any claim rejection.

I offer to provide the service as per the prescribed terms and conditions and at the rates as quoted by us in the price bid (submitted separately), if the contract awarded to us.

Dated: Name & Signature

Place: Proprietor/Partner/Director/Authorised Signatory

Name of the bidder: Address:

Rest of the tender terms remains the same.

-Sd-

Head Procurement