राष्ट्रीय प्रौद्योगिकी संस्थान कर्नाटक, सुरत्कल

DOC - 4

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

POST-SRINIVASNAGAR, MANGALURU – 575 025 (D.K)
पोस्ट- श्रीनिवासनगर, मंगलूरु - 575025 (डी. के)
विभाग / HEALTH CARE CENTER
Phone: (0824) 2473070/ (0824) 24743068
Email: hcc@nitk.edu.in /rmo@nitk.edu.in **Website: http://www.nitk.ac.in**

निविदा दस्तावेज/TENDER DOCUMENT

निविदा अधिसूचना संख्या/Tender Notification No: NITK/HCC/2026-27/GMIS/04 दिनांक/Date:24-08-2026

सामग्री का नाम/ Name of Service	**GMIS (Group Medical Insurance Scheme) for NITK Serving Employees and their dependent family members**
वस्तु की आपूर्ति का समय / Time for Supply of Service after issuance of work order.	**01 Month**
पूर्व- बोली सम्मेलन की तिथि, समय और स्थान / Date, Time & Venue of Pre-Bid Conference	02-09-2026 @ 11:00 AM, CCMT Hall, First Floor, Main Building, NITK
दस्तावेज़ डाउनलोड आरंभ तिथि / Bid Document Download Start Date	24-08-2026 @ 5:00 PM
स्पष्टीकरण आरंभ तिथि / Clarification Start Date	24-08-2026 @ 5:00 PM
स्पष्टीकरण समाप्ति तिथि/ Clarification End Date	31-08-2026 @ 5:00 PM
ऑनलाइन बोली जमा करने की आरंभ तिथि/ Online Bid Submission Start Date	24-08-2026 @ 5:00 PM
ऑनलाइन बोली जमा करने की अंतिम तिथि/ Online Bid Submission End Date	14-09-2026 @ 5:00 PM
निविदा जमा करने का पता / Address for Submission of Tender	https://eprocure.gov.in/
तकनीकी बोली खोलने की तिथि / Date of opening technical bid	15-09-2026 @ 9:00 AM
क्रेता का संपर्क विवरण /Contact Details of Buyer	DR. Sachin S. Nadh, Medical Officer, NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824 2473068, Email: hcc@nitk.edu.in, rmo@nitk.edu.in
खरीद अधिकारी का नाम और संपर्क (खरीद पूछताछ से संबंधित) Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Umesh K. Rane, Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824-247-4025 Email: ar.purchase@nitk.edu.in

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL
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निविदा अधिसूचना संख्या/ Tender Notification No NITK/HCC/2026-27/GMIS/04 दिनांक/ Date: 24-08-2026

NOTICE INVITING e-TENDER (e-NIT)

The National Institute of Technology Karnataka, Surathkal (in short – NITK, Surathkal) is an Institute of National Importance under Ministry of Education, Govt of India imparting Technical Education and engaged in Research Activities.

Online Tenders (https://eprocure.gov.in/) are invited for the following items in **two cover systems** (i.e., Technical bid and financial bid) subject to the following terms and conditions, from the reputed manufacturers or its authorized dealers so as to reach this office on or before scheduled date and time. The tender (Technical bid) will be opened online on the due date as mentioned. Bidders can verify their bid status through the online portal https://eprocure.gov.in/. The financial bid of only such bidders whose technical bid is accepted shall be opened on the same day or later pre-informed date.

सामग्री का नाम/ Name of Service	**GMIS (Group Medical Insurance Scheme) for NITK Serving Employees and their dependent family members**
वस्तु की आपूर्ति का समय / Time for Supply of Service after issuance of work order.	**01 Month**
पूर्व- बोली सम्मेलन की तिथि, समय और स्थान / Date, Time & Venue of Pre-Bid Conference	02-09-2026 @ 11:00 AM, CCMT Hall, First Floor, Main Building, NITK
दस्तावेज़ डाउनलोड आरंभ तिथि / Bid Document Download Start Date	24-08-2026 @ 5:00 PM
स्पष्टीकरण आरंभ तिथि / Clarification Start Date	24-08-2026 @ 5:00 PM
स्पष्टीकरण समाप्ति तिथि / Clarification End Date	31-08-2026 @ 5:00 PM
ऑनलाइन बोली जमा करने की आरंभ तिथि / Online Bid Submission Start Date	24-08-2026 @ 5:00 PM
ऑनलाइन बोली जमा करने की अंतिम तिथि / Online Bid Submission End Date	14-09-2026 @ 5:00 PM
निविदा जमा करने का पता / Address for Submission of Tender	https://eprocure.gov.in/
तकनीकी बोली खोलने की तिथि / Date of opening technical bid	15-09-2026 @ 9:00 AM
क्रेता का संपर्क विवरण /Contact Details of Buyer	DR. Sachin S. Nadh, Medical Officer, NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824 2473068, Email: hcc@nitk.edu.in, rmo@nitk.edu.in
खरीद अधिकारी का नाम और संपर्क (खरीद पूछताछ से संबंधित) Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Umesh K. Rane, Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka,Phone No: 0824-247-4025 Email: ar.purchase@nitk.edu.in

Sd/-
Head (HCC)
Seal & Signature/ मोहर और हस्ताक्षर

SECTION 1 A: Instructions for Online Bid Submission

The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submit their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: https://eprocure.gov.in/eprocure/app.

REGISTRATION

1) 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 which is free of charge.

2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.

3) Bidders are advised to register their valid email addresses and mobile numbers as part of the registration process.

4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / nCode / eMudhra, etc.), with their profile.

5) 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 DSC's to others which may lead to misuse.

6) Bidder then logs in to the site through the secured log-in by entering their user ID/password and the password of the DSC / e-Token.

SEARCHING FOR TENDER DOCUMENTS

1) There is various search options built-in in the CPP Portal, to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, Organization Name, Location, Date, Value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as Organization Name, Form of Contract, Location, Date, Other keywords, etc. to search for a tender published on the CPP Portal.

2) Once the bidders have selected the tenders they are interested in, they may download the required documents/tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the bidders through SMS / email in case there is any corrigendum issued to the tender document.

3) The bidder should make a note of the unique Tender ID assigned to each tender; in case they want to obtain any clarification/help from the Helpdesk.

PREPARATION OF BIDS

1) Bidder should take into account any corrigendum published on the tender document before submitting their bids.

2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the documents that need to be submitted. Any deviations from these may lead to the rejection of the bid.

3) Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document/schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats. Bid documents may be scanned with 100 dpi with the black and white option which helps in reducing the size of the scanned document.

4) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates, etc.) has been provided to the bidders. Bidders can use the "My Space" or ''Other Important Documents'' area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for the bid submission process.

Note: My Documents space is only a repository given to the Bidders to ease the uploading process. If Bidder has uploaded his Documents in the My Documents space, this does not automatically ensure these Documents being part of the Technical Bid.

SUBMISSION OF BIDS

1) Bidder should log into the site well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.

2) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.

3) Bidder has to select the payment option as "online" to pay the tender fee / EMD as applicable and enter details of the instrument.

4) Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. If the price bid has been given as a standard BoQ format with the tender document, then the same is to be downloaded and to be filled by all the bidders. Bidders are required to download the BoQ file, open it and complete the white-colored (unprotected) cells with their respective financial quotes and other details (such as the name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected.

5) The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, the opening of bids, etc. The bidders should follow this time during bid submission.

6) All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128-bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system-generated symmetric key. Further, this key is subjected to asymmetric encryption using buyers/bid openers' public keys. Overall, the uploaded tender documents become readable only after the tender opening by the authorized bid openers.
7) The uploaded tender documents become readable only after the tender opening by the authorized bid openers.

8) Upon the successful and timely submission of bids (i.e. after Clicking “Freeze Bid Submission” in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.

9) The bid summary has to be printed and kept as an acknowledgment of the submission of the bid. This acknowledgment may be used as an entry pass for any bid opening meetings.

10) The off-line tender shall not be accepted and no request in this regard shall be entertained whatsoever.

11) All entries in the tender should be entered in online Technical & Commercial Formats without any ambiguity.

12) Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.

13) No deviation from the technical and commercial terms & conditions are allowed.

14) The tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of the bid(s).

ASSISTANCE TO BIDDERS

1) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.

2) Any queries relating to the process of online bid submission or queries relating to CPP Portal, in general, may be directed to the 24x7 CPP Portal Helpdesk.

****Disclaimer: **** *Bidders are advised to exercise caution and not respond to any unknown calls, emails, or embedded links requesting payment for participating in the tender or for any other purpose. Please note that NITK Surathkal never asks for any tender fee for participation in tenders or bids.*

SECTION 1B: INSTRUCTION TO BIDDER (ITB)

(A) Minimum Eligibility Criteria: -

1. Bidders must be approved for Medical Insurance business from Insurance Regulatory and Development Authority (IRDA) and its registration should be valid for the insurance period.
2. The bidders must have at least three years of experience in the Health Insurance business with annual turnover in terms of Premium earned of Rs. 50,00,00,000 (Fifty Crores) or more in each of the past three financial years (viz. 2023-24, 2024-25 and 2025-26) in the Health Insurance sector only.
3. Bidders must have at least three years' experience in catering to Health Insurance of 500 or more insured families under one group Health Scheme in each of the last three financial years (viz. 2023-24, 2024-25 and 2025-26) for reputed organizations.
4. Minimum Claim-Settlement-Ratio of 90%.
5. Quotes have to be submitted only through CPP Online portal by those Insurance Companies having Office (Regional/Division/Branch/Zonal) at Mangalore (Karnataka, India).

(B) Terms & Conditions for submission of bids: -

1. The tender document can be downloaded from the Institute web site: https://www.nitk.ac.in/ or CPP portal https://eprocure.gov.in/ . It may be noted that all subsequent notifications, changes and amendments on the project/document would be posted only on the same website.
2. Interested Companies/Firms/ Agencies may upload copies of the technical bid along with documents mentioned in **Annexure V**, in the CPP portal on or before the deadline indicated in this tender document. Any Financial Rate / Quotes shall not be indicated in technical bids.
3. Bids sent by Fax or e-mail, or any other mode will not be considered.
4. Commencement: The Group Medical Policy will be effective from date of signing the contract agreement.

C. GENERAL INSTRUCTIONS FOR BIDDERS -BIDDING PROCESS

1. The bids are invited under two bid systems i.e., Technical Bid and Commercial Bid, along with and documents are to be uploaded in the CPP portal as given in Annexure V.
2. All Bidders shall provide the required information accurately and enough as per details in Eligibility Criteria. The bidder should upload the copy of the technical bids and documents in the CPP portal and further documents as mentioned in the Annexure V on or before the last date of submission of tender
3. The Tenderer shall upload the valid copies of certificates as mentioned in Annexure V failing which the tender will be rejected. If necessary, the bidder shall produce all the original documents for verification.
4. Blacklisted contractors in State / Central Govt. Departments, Central / State PSUs, Autonomous Organizations/ Boards etc., are not eligible to quote, if found such tenders will be rejected.
5. The successful Bidder shall execute an SLA within 15 days from the date of Receipt of intimation. The Tender Document and SLA will form part and parcel of the agreement, failing which the tender will deem to be get cancelled.
6. The rates quoted should be as per the financial bid only. The NITK reserves the right to accept / reject any or all the tenders without assigning any reasons.
7. Conditional tenders will not be accepted and are liable for rejection.
8. Bidders who meet the specified minimum qualifying criteria shall be eligible.
9. Even though the Bidders meet the above criteria, they are subject to be disqualified if they have:
    a. Made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements; and/or
    b. Record of poor performance such as abandoning the works, not properly completed the contract, inordinate delays in completion, litigation history, or financial failures etc.
10. The Tender document can be downloaded from Institute web site: https://www.nitk.ac.in/ or e-procurement website: https://eprocure.gov.in/. It may be noted that all subsequent notifications, changes and amendments on the project/document would be posted only on the same website.

11. Content of Tender documents

The bidders should go through the Tender Document and submit online response through e-procurement portal only.

12. Amendment of Tender documents

Before the deadline for submission of tenders, the NITK may modify the tender documents by issuing corrigendum / Addendum.

Such corrigendum/ addendum thus issued shall be part of the tender documents and shall be published online in e-Procurement portal and Institute website.

To give prospective Bidders reasonable time in which to take corrigendum/ addendum into account in preparing.

13. Documents comprising the Tender

The Technical Bid submitted by the Bidder shall contain the documents as follows:

a. Technical bid documents and all other documents mentioned in Annexure V.

b. Any other documents / materials required to be completed and submitted by Bidders in accordance with these instructions. The required documents shall be filled in without exception.

The financial bid submitted by the Bidder shall contain the documents as per Annexure III and IVA

14. Tender validity

Tenders shall remain valid for a period not less than 180 days after the deadline date for tender submission. A tender valid for a shorter period shall be rejected by the NITK as non-responsive.

In exceptional circumstances, prior to expiry of the original time limit, the NITK may request that the Bidders may extend the period of validity for a specified additional period. The request and the Bidders' responses shall be made in writing or by email.

15. Format and signing of Tender

Successful Bidder shall sign all the pages of the tender document as a token of acceptance of all the terms and conditions of the contract.

16. Submission of Tenders

Tenders must be submitted on-line in the e-Procurement CPP portal by the Bidder before the notified date and time.

17. Late Tenders

In e-procurement system, Bidder shall not be able to submit the bid after the bid submission time and date as the icon or the task in the e-procurement portal will not be available. NITK will not be liable (or) responsible for any delay due to unavailability of the portal and the Internet link.

18. Modification and Withdrawal of Tenders

Bidder has all the time to modify and correct or upload any relevant document in the CPP portal ONLY, till the last date and time for Bid submission, as published in the e-procurement portal.

The Bidder may withdraw his tender before the notified last date and time of tender submission. No Tender may be modified after the deadline for submission of Tenders.

19. Tender Opening:

The Tender will be opened online through Government e-procurement (CPP) portal as per scheduled date and time. The NITK will evaluate and determine whether each tender meets the minimum qualification eligibility criteria.

20. Process to be confidential

Information relating to the examination, clarification, evaluation, and comparison of Tenders and recommendations for the award of a contract shall not be disclosed to Bidders or any other persons not officially concerned with such process until the award to the successful Bidder has been announced.

21. Clarification of Tenders

The clarification sought shall be through email only and starts from 24/08/2026 @ 5:00 PM to 31/08/2026@ 5:00 PM. if it is necessary, a pre-bid conference would be on 02/09/2026 @ 11:00 AM as per the schedule.

i. All prospective bidders, who wish to participate (by offline or online) in the pre-bid conference are requested to kindly submit their queries through E-mail to deanpd@nitk.edu.in and cc to rmo@nitk.edu.in, hcc@nitk.edu.in & pic.hcc@nitk.edu.in, ar.purchase@nitk.edu.in, so as to reach the buyer, on or before 5.00 p.m. of 31/08/2026

ii. A Pre-bid Conference shall be held as indicated in Invitation to Bid. All prospective bidders are requested to kindly attend the Pre-bid Conference. In order to facilitate NITK for the proper conduct of the Pre-bid Conference, all prospective bidders are requested to kindly submit their queries with heading **"Clarification of Tenders"** through E-mail to the indicated mail address (with Tender No. NITK/HCC/2026-27/GMIS/04 and Date20-08-2026) so as to reach the Buyer as indicated in Invitation to Bid.

iii. NITK shall answer the queries during the pre-bid conference, which would become a part of the proceedings of the Pre-bid Conference. These proceedings will, in turn, become a part of clarifications/amendments to the bidding documents and would become binding on all the prospective bidders. These proceedings would also be hosted on the NITK website www.nitk.ac.in for the benefit of all prospective bidders. Before formulating and submitting their bids, all prospective bidders are advised to surf through the NITK website after the Pre-bid Conference, in order to enable them to take cognizance of the changes made in the bidding document.

iv. Any Statement made at the pre-bid conference shall not modify the terms of the bidding documents unless such statement is made part of clarification in the proceeding of the Pre-Bid Conference

v. Only queries formally submitted in advance, will be answered in the pre-bid conference and will become part of the Corrigendum/Amendment.

Any effort by the Bidder to influence the NITK in the Tender evaluation, or contract award decisions may result in the rejection of the Bidders' Tender.

22. Examination of Tenders and determination of responsiveness

Prior to the detailed evaluation of Tenders, the NITK will determine whether each Tender (a) meets the eligibility criteria (b) is substantially responsive to the requirements of the Tender documents.

A substantially responsive Tender is one which conforms to all the terms, conditions, and specifications of the Tender documents, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the Tender documents, the NITK's rights or the Bidder's obligations under the Contract.

If a Tender is not substantially responsive, it will be rejected by the NITK., and may not subsequently be made responsive by correction or withdrawal of the nonconforming deviation or reservation.

23. Evaluation and comparison of Tenders

The opening of the financial bid will be preceded by the evaluation of the Pre-qualifying Offer (Technical bid). The evaluation of the Pre-qualifying Offer will be done by the Committee constituted for this purpose. After evaluation is completed, all the Bidders who are qualified will be notified and will be intimated at the time of opening of the financial bid through CPP portal only.

The NITK will evaluate and compare the Tenders as per comparative statement downloaded from e-procurement portal. Only the commercial bids of technically qualified bidders would be considered.

The evaluation of the L-1 will be as per the prices quoted on the base policy as the successful bidder.

In the case of ties (commercial bids of two or more bidders being equal), bidders having higher average turn-over (in the last 3 financial years) will be offered the contract. In case the average turn-over happens to be the same, then the bidder with a higher Claim-Settlement-Ratio (CSR) will be offered the contract. By submitting a bid for the tender, the agency implicitly agrees to the above condition

24. Other related General Instructions to bidder with respect to Bidding

1) The bidder is required to enclose photocopies of the necessary documents as listed in Annexure V and upload copies of the Technical Bid along with other documents as mentioned in Annexure V.
2) Bids submitted after the due date shall not be accepted under any circumstances whatsoever. Any conditional bid is liable to be rejected.
3) The bidder shall submit the technical as per the format enclosed in Annexure II and Commercial bids to be submitted online in the portal.
4) Commercial bids of only technically qualified bidders will be opened online on a date & place as per schedule.
5) NITK reserves the right to amend or withdraw any of the terms and conditions contained in the Tender Document or reject any or all tenders without giving notice or assigning any reason. The decision of the Director of NITK, in this regard, shall be final and binding on all.

25. Documents to be attached with the Technical Bid: -

- Proof of IRDA approval /registration and office at Mangalore.
- Proof of having done Annual health Insurance Business of Rs.50 crores or more in each of the past three financial years (viz. 2023-24, 2024-25 and 2025-26). Documentary proof in the form of an audited statement of annual accounts is required to be submitted. A certificate from a Chartered Accountant indicating the turnover in **Health Insurance only**, for the last three years has to be furnished.
- A copy of the Claim-Settlement-Ratio document published/authenticated by IRDAI.
- Experience certificates showing at least three years' experience in providing Health Insurance cover to 250 families or more under one group Health Scheme in each of the last three financial years (viz. 2023-24, 2024-25 and 2025-26). A certificate from the competent authority of the organization for which the cover was provided has to be enclosed with the technical bid.
- A copy of this tender document duly signed by the competent authority, must be attached with the technical bid confirming that all the contents, terms & conditions of this tender document are acceptable to the bidder. In the absence of a duly signed copy of this tender document with the technical bid, the bid will be treated as non-responsive and hence liable for rejection.
- A draft copy of Group Health Insurance policy with detailed terms and conditions

D. **Details of the Insurance Scheme**

01. Number of families to be covered (number is tentative and may increase or decrease):

Sl. No.	Particulars	No. of Persons to be Insured (Approximate)
1	Serving Employees	**465**
	Total	**465**

A Split up of data on Serving Employee & their dependents:

Category	Total No.	Age-wise distribution (in years)				
		0-35	36-45	46-55	56-65	Above 65
Serving employees and their dependents	1232	516	153	123	145	295

The employee population is in flux as in any other group medical insurance policy. The final distribution, although not exact, will be very close (i.e., indicative) to this table. The above numbers are tentative. However, the NITK has the discretion to make corrections to these numbers for up to one month after the tender is finalized.

E. General Terms and Conditions related to policy

1) The Group Mediclaim policy is for the serving Employees and their dependents. The definition dependent will be decided by the NITK as per Govt of India/Institute norms as in the Central Services (Medical Attendance) Rules 1944. The term 'family' for the purpose of Group Medical Insurance Scheme shall mean the same as that mentioned in the Central Services (Medical Attendance) Rules 1944.

"Family" shall mean spouse of the employee and parents, children/adopted children, stepchildren, sisters, widowed sisters, widowed daughters, brothers, Divorced/separated daughters and stepmother wholly dependent on the member of staff. For the purpose of determining dependency, the following will be the criteria: -

1) Son- Till he starts earning or attains the age of 25 years whichever is earlier.
2) Son suffering from any permanent disability of any kind (physical or mental) - Irrespective of age-limit.
3) Daughter -Till she starts earning or gets married whichever is earlier irrespective of the age limit.
4) Parents- whose income from all sources including pension does not exceed Rs. 9,000/- p.m. plus DA, as applicable from time to time.
5) Minor brother(s) - Up to the age of becoming a Major or starts earning or gets married, whichever is earlier.
6) A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
7) When both husband and wife are employed in the Institute either of them can choose to claim the medical facilities on behalf of self and family by declaring the fact, through a joint declaration.
8) When the spouse of a staff member is employed in a State/Central /Govt./another Autonomous/Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect must be produced from the employer.

9) The pensioner's, spouse of the pensioner only.
10) In cases where the employee dies while in service, the dependents of the deceased will have to be covered as dependents in the policy.
11) The decision of the Institute is final in deciding the dependents of the employees.
12) The Spouse of the Employee who is employed/earning, will be still dependent on the employee provided the spouse of the employee is not claiming the insurance for a specific disability.

2) **Age bracket**: `0' months and above.

3) **Basic Sum Insured/Corporate Buffer Sum Insured/Top Up: The Quote should be submitted in the Performa in Annexure III /IV(A).**

a) Basic Floater sum to be insured per family:

The Bidders have to provide quotes for Rs. 5,00,000/- (Rs. Five Lakhs) as per the eligibility given in Annexure I

b) Extra Corporate Buffer Sum Insured: Rs. 35,00,000/- (Rs. Thirty-Five lakhs)
The amount from the buffer shall be released based on the recommendation of the NITK Health Care Centre or an authorized person for this purpose and approval of the Director.

c) **Top Up:** Some of the employees would like to "Top up" the basic sum insurance provided by the Institute for additional coverage. The Insurance companies are required to submit premium for such "Top up" in multiples of One Lakh and age band wise (if the same is applicable). Separate Top up quotes should be submitted for each of base coverage. For this, please refer to Annexure IV-A. It may be noted that the selection of bidder (in both the technical bids and financial bids) will be done by NITK and the decision of NITK in this regard will be final and binding. No representation/appeal will be entertained in this regard. The "Top UP" coverage will be mutually discussed and settled upon by NITK and the Successful Bidder.

d) ***The bidders must share the per family premium rates as well as per person basis in PDF*** and ***upload along with the Annexure IVA***. The premium quoted by the successful bidder will be re-calculated as per family premium rates on sharing of final data to them. All new employees along with their dependents shall be added to the policy (No time limit for intimation) as per family premium rates. The new additions to the Policy due to the new born and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid. There is a possibility that NITK may need to add up to 200 new additions other than the new married spouse and the new born. The Insurance company shall accept the requests on payment of per person premium rates for these additions.

4) **Premium value for various age bands should be in proportion to the maximum value already specified. The maximum top up allowed as per the policy is Rs 25,00,000/-.**

5) Deletion of first 30 days exclusion (including for fresh entrants during insurance cover period of both employees after the commencement of the Insurance Scheme.

6) **Room Rent:** Room rent will be 2% of the sum insured i.e. including top-up for normal hospitalization and no cap for ICU.

7) **The use of a corporate floater buffer** is at the discretion of the Institute. The Director will approve the amount of corporate buffer based on the recommendation from the NITK Health Care Committee (HCC), or an authorized person for this purpose.

8) **Inclusion of pre-existing disease** without any waiting period.

9) **Maternity** expenses shall be covered without any waiting period up to Rs. 1,25,000/- per pregnancy for both normal delivery and Caesarean section. The maternity benefit shall be admissible for a maximum of two pregnancies/deliveries during the lifetime of the insured member except in cases where the first pregnancy results in multiple births. Medically necessary hospitalization arising out of miscarriage, spontaneous abortion, missed abortion, ectopic pregnancy, molar pregnancy, medical termination of pregnancy as permitted by law, intrauterine fetal demise, stillbirth, or other pregnancy-related complications shall be covered and shall not be counted as one of the two admissible maternity deliveries, unless a live birth has occurred.

   Hospitalization expenses incurred in connection with the newborn child/children shall be covered from Day One without any sub-limit. Well-baby, baby wellness and other hospital charges relating to the newborn child/children shall be admissible in addition to the maternity limit specified above.

10) **Cataract surgery:** Cataract surgery is capped up to INR 50,000/- per eye. (Pre and post hospitalization expenses shall be on cashless basis)

11) **Treatment for Refraction Error Correction beyond + or - 6.0 diopter**.

12) Coverage for **pre (30days) and post (60days) hospitalization expenses**.

13) Dental treatment to be covered in case of an accident.

14) Psychiatric and wellness treatment is capped at Rs 1,00,000/-

15) **All internal and external congenital Diseases** - Covered.

16) Treatment for infertility is covered up to maternity limit.

17) Expenses incurred on hospitalization under AYUSH systems of medicine can be covered without sub limits

18) **Treatment during Epidemics, Pandemics and Public Health Emergencies**

   i. All hospitalization, home-care treatment, domiciliary treatment, isolation treatment and related medical expenses arising from any epidemic, pandemic, public health emergency, or any similar condition notified by the Government of India, State Government, WHO, or any statutory authority shall be covered up to the available Sum Insured without disease-specific restrictions.

   ii. Diagnostic investigations, laboratory tests and screening procedures prescribed by a registered medical practitioner for the diagnosis or management of such epidemic or pandemic diseases shall be covered, irrespective of whether the final test result is positive or negative.

   iii. Home-care treatment expenses including medicines, oxygen, teleconsultation, monitoring equipment, diagnostic investigations and other medically necessary expenses prescribed by a registered medical practitioner shall be covered as per IRDAI guidelines applicable from time to time.

19) **All day care procedures (which involves less than 24 hours hospitalization) to be covered. The coverage shall include, but not be limited to, dialysis, chemotherapy, radiotherapy, oral chemotherapy, cyberknife therapy, hormonal therapy, cataract surgery, lithotripsy, tonsillectomy, bronchoscopy, biopsies, cancer-related treatments including immunotherapy and targeted therapy, stem-cell therapy where medically indicated, biological therapies for rheumatological and dermatological disorders, HoLEP, cystoscopy, endoscopy, transcatheter aortic valve implantation (TAVI), treatment of sleep-apnea-related complications requiring hospitalization, liver transplantation, renal transplantation, and all other day-care procedures and modern treatments.**

20) Any other treatments, apart from the above are to be covered, as permitted by IRDAI from time to time without any limits. Once the treatment is allowed by IRDAI, the cost of treatment shall be allowed.

21) All the Old and Modern treatment methods and advancements in technologies to be covered. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for such treatments.

22) Hospital Service Charges (like insurance processing charges) should be covered.

23) All other expenses arising out of the Hospitalization and payable to Hospital except for Food and Telephone charges shall be covered.

24) No proportionate reduction of other expenses, as per admissible room rent per day, even if the patient is admitted in a higher ward. Electricity charges should be covered as part of the room rent even if the electricity charges are shown separately in the bill.

25) Hospitalization/Injury arising out of acts of God and all kinds of risks including terrorism, accidents in laboratories and other accidents etc. should be covered.

26) Reimbursement for Ayurvedic Treatment if the treatment is taken in a government hospital or any institute/hospital recognized by the government, excluding health rejuvenation procedures.

27) Ambulance services - 2% of the sum insured or actual whichever is less shall be reimbursable.

28) Cover for new entrants into the scheme, for both employee and their dependents from date of intimation to the insurance company. There shall be no time limit for the additions to be informed to the Insurance company. All employees/dependents added to the list of insured persons shall be covered from the date of intimation. "The newborn/adoption and the newly married spouse of the employees who became dependents during the currency of the policy, shall be covered from the date of intimation to the Insurance Company. All new employees along with their dependents shall be added to the policy (No time limit for intimation) as per family premium rates on a pro-rata basis. The new additions to the Policy due to the newborn/adoption and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid.

29) Further there is possibility that NITK may need to add up to 200 new additions other than the new married spouse and the newborn/adoption. The Insurance company shall accept the requests on payment of per person premium rates for these additions other than the newborn/adoption and newly married spouse." The quotation should mention premium calculation for each age group of employees to facilitate the inclusion/deletion from time to time

30) No other disease-wise capping. No other ailment wise capping. Expenses relating to Surgeon Charges, Anesthetic Charges, O.T Charges, Consultant/Specialist charges, Diagnostic charges, drugs, Blood, X-ray Etc. will be considered in full and not in proportion to the room rent.

31) ***Co-payment option is not acceptable.***

32) All surgical/medical expenses, even if admission is below the period of 24 hours has to be reimbursed if the hospital is a non-network hospital. Expenses related to medical treatment undertaken on general or local anesthesia in the hospital in less than 24 hours also must be reimbursed. All admission to the hospital for less than 24 hours, if such admission is made in emergency, on the prescription of the Doctor of the Hospital where the patient obtained the treatment, shall be reimbursable in full.

33) Cashless facility needs to be extended in all network hospitals of the insurer. Wherever the network hospital is not available, the reimbursement of charges shall be carried out as per the Terms of Conditions.

34) The insurer should cover all medical consumables/diagnostic procedures without any exclusion.

35) Any other facilities that would be extended for the policy without additional premium may also be stated.

36) Hospital discount, if any allowed by the Hospital to the Insurance Company shall be passed on to the Insured person in reimbursement.

37) Health Cards for availing Cashless facility by all the employees and dependents to be provided within one month of the start of the insurance cover. The download of the Identity card also to be provided. The 5% of the policy value agreed upon would be retained till the SLA is signed and Identity cards are provided.

38) Periodic meeting to be held in Institute campus at least once in a month between NITK and the TPA/Insurance company for review of cases/settlement of grievances of the employees.

39) Return of original documents: In some cases, after the claims are submitted along with the original documents for reimbursement, where the patient is in need of getting back the original documents after the verifications are over by the TPA/Insurer, the same should be returned on furnishing a request (even by official email) towards the same by the concerned employee.

40) Midterm addition: Midterm additions should be included by the Insurer throughout the year of the policy without any time limits at the discretion of the Institute on payment of proportionate premium.

41) Reimbursement claims reporting/submitting period: 60 days from date of discharge.

42) The Insurance Company/TPA shall maintain a sufficient network of empanelled hospitals for cashless treatment across India. It is mandatory to have at least two empanelled reputed multispecialty hospitals in Udupi and Dakshina Kannada districts.

The bidder shall submit a detailed list of empanelled hospitals in the above regions along with the Technical Bid.

Prior to furnishing this list, the Insurance Company/TPA shall verify and confirm the validity of tie-ups with each respective hospital.

F. Payment Terms: - The premium payment shall be made on half yearly basis. The first installment will be released immediately upon signing the contract agreement.

G. Dedicated Support and TPA requirements

G.1 Dedicated Representative

The Insurance Company/TPA shall deploy at least three dedicated representatives exclusively for NITK on a 24×7 basis throughout the policy period. The representative shall:

- Coordinate claim processing and assist in claim documentation
- Support cashless approvals and facilitate grievance redressal
- Maintain communication with policy holders and Institute authorities
- Handle all policy holder related queries in Kannada, Hindi, and English.
- The TPA contact details and toll-free numbers should be printed on the e-health card.

The representative shall be easily accessible by telephone, e-mail, and WhatsApp.

The Institute shall not be held responsible for any deficiencies, delays, lapses, or failures on the part of the Insurance Company/TPA in discharging their responsibilities.

G.2 Appointment of TPA

The successful Insurance Company shall finalize and appoint the Third-Party Administrator (TPA), if applicable, within 7 days from the date of issue of the Purchase Order/Letter of Award. Failure to comply within the stipulated timeline may attract penalties as decided by the Institute.

TPA Requirements:

- The Insurance Company/TPA should have a branch office in the Mangalore region. The Insurance Company shall ensure compliance with this requirement before assigning the TPA
- The TPA must have sufficient manpower to effectively serve the NITK employees. The Insurance Company shall ensure this before assigning the TPA.
- The Institute shall not take responsibility for any TPA/Insurance Company-related work. The TPA/Insurance Company shall be solely responsible for insurance, claims, reimbursement, and all related activities.
- The Institute shall provide only the employee's database. All documentation, treatment claims, reimbursement, and related queries shall be directly resolved by the Insurance Company/TPA with the concerned employee(s).
- The Institute shall not handle collection of insufficient/pending documents from employees, distribution of Health Cards/E-Health Cards, or make any communication on behalf of the Insurance Company/TPA.
- The Insurance Company/TPA shall not request NITK to perform or manage any duty or responsibility pertaining to insurance services.
- All communications with employees regarding hospitalization, cashless/partially cashless treatment, pre- and post-treatment, and any treatment-related queries shall be handled solely by the Insurance Company/TPA.
- Any dispute arising between the Insurance Company/TPA and hospitals shall be resolved directly and immediately by the dedicated representative. Employees must not be adversely affected, and NITK shall not be involved.
- The process of converting non-empanelled hospitals to empanelled hospitals shall be the sole responsibility of the Insurance Company/TPA.
- The TPA/Insurance Company shall attend to and resolve the policy holder's queries as soon as possible. Failure to do so shall attract a penalty of 0.2% of the total tender value for each confirmed instance of delay.
- The performance of the Insurance Company/TPA and claim settlement status shall be continuously monitored by the NITK administration throughout the policy validity period.

G.3 Continuity of TPA

Once a TPA is assigned and approved, the same TPA shall continue throughout the contract period and shall not be changed without prior written approval of the Institute, to be obtained at least 15 days before the proposed change. The outgoing Insurance Company/TPA shall hand over all necessary documentation to the newly appointed TPA.

H . General Terms and Conditions: -

1. The annual **premium quoted should be inclusive of all applicable taxes and duties** for all the items. Other taxes/cess, if any, would have to be included in the premium. It is also clarified that any change in the GST (increase/decrease) would be dealt with at actual.
2. **By signing this tender document, the bidder (Insurer) confirms that they are agreeing to the terms and conditions contained in this document and liable for penalties for violation. Further the Group Mediclaim Policy issued by the Insurer on award of contract shall be adhered to this document. If any clauses are contrary to this tender document in the Mediclaim Policy issued by the INSURER, the conditions mentioned herein are only applicable and binding on the Insurance company. (A declaration in this regard on stamp paper worth Rs. 500/- shall be submitted by the lowest bidder, after declaring them as L-1 and award of contract)**
3. Any claim for an increase **in premium rates during the policy period** on account of any reason whatsoever **will not be entertained**.
4. There is **no provision for foreclosure in the policy**.

5. There should be a dedicated helpline (24x7) from the Insurance company available and the contact details should be furnished after the finalization of the policy. The login ID for review of the claim to be made available immediately to the Institute. ***The portal with login id should have access to all the claim, rejection status and reasons of the rejections for every patient with a clear dashboard***.

6. In case of non-availability of network hospitals, the Insurance company shall reimburse the expenses upon submission of the claim form. The insurance company should submit a SOP regarding submission of the claims and the channel of processing the claims for reimbursement.

7. If there is **any reimbursement to the employees** by the Insurance Company, the same should be **paid to employee within 30 days of the submission of the claim**.

8. The monthly meetings with the Institute in the campus shall be attended by the higher management of the Insurance Company at the Zonal level along with their medical team.

9. Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on a monthly basis.

10. The policy is for a period of **ONE YEAR** initially which can be extended on mutual agreement for further period of one year at a time, upto two years.

11. **Confidentiality:** The Insurance Company shall maintain strict confidentiality of all the tender information and data coming in the possession of the Insurance company as a result of awarding the contract. 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 NITK. to claim damages apart from taking action under the appropriate Law.

12. **Usage of data/tender/information:** The agency shall ensure that the tender, data, information etc. is not used or permitted to be used in any manner (directly or indirectly) incompatible or inconsistent with that authorized by NITK. The confidential information should be safeguarded, and the Insurance Company shall take all necessary actions to protect NITK and its employees' 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 NITK to claim damages from the Insurance Company apart from taking action under the appropriate Law. This is an irrevocable condition, and it will continue to be in force even after the agreement between the Insurance Company and NITK ceases.

13. Breach of terms and conditions: 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 NITK. Apart from the above, NITK. shall have the right to proceed against the Insurance Company and/or its assigned person/sunder appropriate law.

14. Time is the essence of contract: For Processing of claims the Insurance Company shall carry out and provide the services/settle the claims, within reasonable time.

15. ***Conditional Tenders are liable to be rejected.*** NITK reserves the right to either accept or reject any of the quotations or conditions in the quotations submitted by the bidders without assigning any reasons thereof.

16. The successful Bidder, after placement of order, is required to enter into a Service Level Agreement with NITK.

17. The quotations should be valid for a period of 180 days from the date of Opening of bids.

18. Interested bidder may attend pre-bid meeting during the fixed schedule. Any kind of query pertaining to the tender will be entertained during this pre-bid meeting only.

19. The decision of NITK regarding evaluation of technical bids and the evaluation of financial bids will be final and binding. Any representation from bidders in this regard will not be entertained.

20. Quote of each Insurance company should comply with all terms and conditions, all documents called for in technical bid should be furnished with the quote. In case of any shortfall in documents the quote will be rejected without any further correspondence in that regard.

21. Only IRDA approved Insurance Companies are eligible to submit the bids. An insurance company can submit only one quote. Quotes have to be submitted only by those Insurance Companies having their Office (Regional/Division/Branch/Zonal) at Mangalore (Karnataka, India).

22. A copy of this tender document must be attached with the technical bid confirming that all the contents and terms & conditions of this tender document are acceptable to the bidder. In the absence of uploading a duly signed copy of the tender document, the technical bid will be treated as non-responsive and liable for rejection.

23. In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of the Director, NITK, is final. NITK has the absolute right to accept or reject any bid or offer at any stage.

24. After signing the agreement, if the Insurance company expresses its inability to provide its services as stipulated in the agreement, or the services are not satisfactory, then NITK has the absolute right to cancel/terminate the order and in such case, the Insurance company is liable to refund all the premium paid. The decision of NITK in this regard will be final and binding.

25. Any query regarding this tender will be entertained during pre-bid meeting only.

26. Any kind of amendment to this tender will be part of this tender. Amendments, if any, will be published on the website of NITK (www.nitk.ac.in) only.

27. Jurisdiction: All matters pertaining to this shall be subject to the jurisdiction of the courts in Mangalore only

Sd/-
Head (HCC)

ANNEXURE - I

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

Definition of Eligible Dependents as per NITK SURATHKAL Norms

Eligible dependents of family in case of both serving employees are defined by NITK SURATHKAL as follows.

(a) SERVING EMPLOYEES:

The term 'family' for the purpose of Group Medical Insurance Scheme shall mean the same as that mentioned in the Central Services (Medical Attendance) Rules 1944.

"Family" shall mean spouse of the employee and parents, children/adopted children, stepchildren, sisters, widowed sisters, widowed daughters, brothers, Divorced/separated daughters and stepmother wholly dependent on the member of staff. For the purpose of determining dependency, the following will be the criteria: -

i. Son- Till he starts earning or attains the age of 25 years whichever is earlier.
ii. Son suffering from any permanent disability of any kind (physical or mental)-Irrespective of age-limit.
iii. Daughter -Till she starts earning or gets married whichever is earlier irrespective of the age limit.
iv. Parents - whose income from all sources including pension does not exceed Rs. 9,000/- p.m. plus DA, as applicable from time to time.
v. Minor brother(s) - Up to the age of becoming a Major or starts earning or gets married, whichever is earlier.
vi. A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
vii. When both husband and wife are employed in the Institute either of them can choose to claim the medical facilities on behalf of self and family by declaring the fact, through a joint declaration.
viii. When the spouse of a staff member is employed in a State/Central /Govt./another Autonomous/Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect must be produced from the employer.

ANNEXURE-II

No.: NITK/HCC/Group _Medical _Emp/2026-27 **Date:**

Format for Technical Bid

SL. No.	Particulars	Details
1.	Name of the Insurance company	
2.	Full particulars of the office	
	a) Address	
	b) Telephone No.	
	c) Fax No.	
	d)E-Mail address	
3.	Registration details (attach self-attested copies of certificates/ Registrations/License etc. mandatorily)	
	a) IRDA Reg. No.	
	c) PAN No.	
	c) GST Reg. No.	
4.	Full particulars of the Third-Party Administrators (if any) . If more than one is available all TPAs may be indicated.	
5.	Details of Group Mediclaim policies offered by the Insurance company catering to 500 or more Insured persons under one Group Medical Coverage in the past three financial years. (A certificate from the organization to be enclosed)	
6.	Audited annual turnover of past three financial years. Note: Attach Audit certified copy as proof. A certificate from Chartered Account for turnover under Health the insurance sector should be attached. In case the Accounts for the financial year 2025-26 are under preparation, a certificate from the Charted Accountant showing the provisional turnover for the year 2025-26 shall be enclosed.	**2023-24:** **2024-25:** **2025-26:**

DECLARATION

1. I have carefully read and understood all the terms and conditions of the tender and hereby accept the same.
2. The information/document furnished along with the above application is true and authentic to the best of knowledge and belief.

Date: **Signature of the authorized person**
Place: **Company Seal**

Annexure-III

(On the letter head of the bidder)

No.: NITK/HCC/Group_Medical_Emp/2026-27 **Date:**

Format for Financial Bid (Sum Assured)

Providing group Mediclaim Policy for the period of ONE year, as per the details of Insurance Scheme:

Sum insured per family (Extra floater Buffer sum)	Premium amount without GST	"Premium amount with GST"
Rs. 500000/- (Rs.35 lakhs)		

1. We agree with all the details of the Insurance Scheme and the Terms and Condition of Tender.
2. The offer is valid for 60 days from the last date of submission of this bid.

Signature with office seal and Date

Note:

1. Break up of premium (age band wise) to be furnished in additional sheets if any.
2. NITK reserves the right to choose any of the above options on opening financial bids.

ANNEXURE -IVA

(on the letter head of the bidder)

No.: NITK/HCC/Group _Medical_ Emp/2026-2

Date: Format for Financial Bid (Top up/Additional Insurance over and above of a base coverage of 5 Lakhs)

Top up/Additional Insurance Offer (to be submitted with the financial bid separately in CPP portal) - BOQ Is required to be filled in Sheet 1 and Sheet 2.

	Rate of premium for Additional Coverage amount in Rs. (Inclusive of GST)												
Age band (if appl)	1 lakh	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7 lakhs	8 lakhs	9 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
0-35													
36-45													
46-55													
56-65													
> 65													

Note

i. **The maximum top up allowed as per the policy is Rs 25,00,000/-. All other values for the various age bands and premium value should be in proportion to the maximum value already specified.**

ii. **Annexure-IV(A) should be submitted in CPP portal as BOQ in the financial bid.**

SIGNATURE AND SEAL

ANNEXURE V

Documents to be attached with the Technical Bid: -

- Pan Card and GST certificate of the Organization
- Proof of IRDA approval /registration and office at Mangalore.
- Proof of having done Annual health Insurance Business of Rs.50 crores or more premium in each of the past three financial years (viz., 2023-24, 2024-25 and 2025-26). Documentary proof in the form of an audited statement of annual accounts is required to be submitted.
- A certificate from a Chartered Accountant indicating the turnover in **Health Insurance only**, for the last three years has to be furnished, in case the Financial Statements reflect a combined turnover across various businesses.
- Experience certificates showing at least three years' experience in providing Health Insurance cover to 500 families or more under one group Health Scheme in each of the last three financial years (viz., 2023-24, 2024-25 and 2025-26). A certificate from the competent authority of the organization for which the cover was provided has to be enclosed with the technical bid.
- A copy of this tender document must be attached with the technical bid confirming that all the contents, terms & conditions of this tender document are acceptable to the bidder. ***In the absence of a duly signed copy of this tender document with the technical bid, the bid will be treated as non-responsive and hence liable for rejection.***
- A draft copy of Group Health Insurance policy with detailed terms and conditions
- By signing this tender document, the bidder (Insurer) confirms that they are agreeing to the terms and conditions contained in this document and liable for penalties for violation. Further the Group Mediclaim Policy issued by the Insurer on award of contract shall be adhered to this document. If any clauses are contrary to this tender document in the Mediclaim Policy issued by the INSURER, the conditions mentioned herein are only applicable and binding on the Insurance company. (*A declaration in this regard on stamp paper worth Rs. 500/- shall be submitted by the lowest bidder, before declaring them as L -1 and award of contract*).

Annexure - VI

List of Exclusion under GMIS policy

(1) War invasion etc.: War, invasion, the act of a foreign enemy, warlike operations, nuclear weapons, ionizing radiation, contamination by radioactivity, by any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel.

(2) Cosmetic etc.: Cosmetic or aesthetic treatment devices, circumcision without disease or emergency, e.g., in the pediatric patient, plastic surgery unless required to treat the injury, illness, or burns.

(3) Vaccination& Inoculation

(4) Cost of braces etc.: Cost of braces, equipment or external prosthetic, non-durable implants, eyeglasses, cost of spectacles and contact lenses, and durable medical equipment.

(5) Deliberate exposure to danger etc.: Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional selfinflicted injury, attempted suicide, arising out of non-adherence to medical advice. This condition, however, shall not be applicable to the patient undergoing psychiatric treatment.

(6) Injury due to hazardous sports: Treatment of any bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind excluding normal sports activities of the Insured.

(7) Sexually transmitted diseases: Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or Lymphotropathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

(9) The instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P.) and Oxygen Concentrator for Bronchial Asthmatic condition.

(10) Genetic disorders.

(11) Outside India: Treatment undertaken outside India.

(12) Experimental treatments: Unproven treatment (not recognized by Indian Medical Council).

(13) Anti-obesity treatment: Unless forming part of treatment for disease as certified by the attending physician, treatment of obesity or condition arising therefrom (includingmorbid obesity) and any other weight control program, services or supplies, etc.

(14) Convalescence/ General debility, “run-down” condition or rest cure, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/ suicide, and diseases/accident due to and or use, misuse or abuse of drugs/alcohol or use of intoxicating substances or such abuse or addiction, etc. Any treatment received in the convalescent home, convalescent hospital, health hydro, nature care or similar establishments.

(15) Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine, and related treatment including acupressure, acupuncture, magnetic and such other therapies, etc.

(16) Change of treatment from one type of system to another type of system unless being agreed/allowed and recommended by the consultant under whom the treatment is taken. For example, change of treatment from homeopathy to Allopathy.

(17) Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.

(18) Out-patient Diagnostic, Medical and Surgical procedures or treatments are not covered unless it leads to a hospitalization or day care procedure.

(19) Non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.

(20) Massages, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment.

(21) Treatment, which is continued before hospitalization and continued during and after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.

(22) Admission fee/Registration fee. Doctor's home visit charges, Attendant / Nursing charges during pre- and post-hospitalization period.

***Disclaimer: ** Bidders are advised to exercise caution and not respond to any unknown calls, emails, or embedded links requesting payment for participating in the tender or for any other purpose. Please note that NITK Surathkal never asks for any tender fee for participation in tenders or bids.*

Signature Not Verified

Digitally signed by UMESH KAILAS RANE
Date: 2026.08.26 15:32:52 IST
Location: eProcure-EPROC