

**GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI  
DEPARTMENT OF LAW, JUSTICE & LEGISLATIVE AFFAIRS  
8<sup>TH</sup> LEVEL, C-WING, DELHI SECRETARIAT, NEW DELHI-110002**

F.No. 5(742)/LJ &LA/Lit./2024

Dated:-

**NOTICE INVITING TENDER FOR GROUP MEDICLAIM INSURANCE POLICY FOR  
ADVOCATES AND THEIR FAMILY MEMBERS FOR THE YEAR 2025-26.**

The Government of the National Capital Territory of Delhi invites e-tender available at <https://law.delhi.gov.in> from IRDA accredited Insurance Companies/Corporations for providing Group Medi-claim Insurance Policy for tentatively 31495 Advocates enrolled with the Bar Council of Delhi who are also electoral of Delhi and for their spouse and upto two dependent children upto the age of 25 years.

Interested companies/corporations may submit Tender as per the attached format.

Important Dates & Time:

<b>S.I No.</b>	<b>Particulars</b>	<b>Date</b>	<b>Time</b>
<b>1.</b>	<b>Date and time of availability of e-tender</b>	<b>25/04/2025</b>	<b>From 5.00 PM</b>
<b>2</b>	<b>Last date &amp;time for submission of tender</b>	<b>08/05/2025</b>	<b>Till 12.00 Noon</b>
<b>3</b>	<b>Date &amp; Time of opening of Technical Bids</b>	<b>08/05/2025</b>	<b>At 3.00 PM</b>
<b>4.</b>	<b>Date &amp; Time of opening of Financial Bids</b>	<b>08/05/2025</b>	<b>At 5.00 PM</b>

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or bids not submitted in the prescribed format will be rejected without assigning any reason.

(Reetesh Singh)  
Principal Secretary (Law, Justice & LA)

\*Note: The total number of beneficiaries may vary and the exact number of beneficiaries will be made available at the time of awarding contract.

### **PROCEDURE FOR SUBMISSION:**

The eligible Companies/Corporations shall submit their technical and financial bids on Delhi Government e-procurement portal i.e. **<https://govtprocurement.delhi.gov.in/nicgep/app>**

The tender document is also available on the website of this department at <https://law.delhi.gov.in>

No manual submission of the same shall be entertained.

**Scanned copies duly signed and stamped** of the following documents must be uploaded with the bids.

- (a) Duly completed Covering Letter as per Annexure-II, printed on the official letterhead of the bidder.
- (b) Technical Bid as per Annexure-I, Annexure-III and the terms and conditions duly signed.
- (c) Relevant supporting documents for the Technical Bid, if any.
- (d) Financial Bid as per Annexure- IV.
- (e) Scanned copy of EMD/Bid Security
- (f) Copy of Authority letter issued by the Insurance Company in favour of the signatory of tender document.
- (g) Copy of documents mentioned at (A to G) in Special terms and conditions. (Reference page 4)

### **TERMS AND CONDITIONS:**

- 1. The Companies/Corporations should have a valid and subsisting license for providing Medi-claim Insurance from the appropriate government authorities e.g. IRDAI.
- 2. The Companies/Corporations should have a net reserve equivalent to at least 50% of the Medi-claim coverage for which the tenders are invited.
- 3. The Companies/Corporations should not have been blacklisted by any government organization in the last 10 years.
- 4. The Companies/Corporations should have experience of handling at least 3 group Medi-claim Insurance policies, each covering atleast 15000 beneficiary families or more for a minimum period of 2 years.
- 5. Medi-claim coverage of INR 5 Lakhs per member must be provided for all the Advocates upto 85 years of age, who are enrolled with the Bar Council of Delhi and are also electoral of Delhi and for their spouse and 2 dependent children as per definition of family as contained in ANNEXURE-III.
- 6. The Companies/Corporations shall submit bid for the basic premium rate inclusive of GST, if applicable and all other applicable taxes in prescribed format as contained in Annexure-IV.
- 7. Only one authorized representative of the bidder should be present at the time of pre-bid meeting and at the time of opening the tender.

8. Financial bids of technically qualified bidders shall be opened at a subsequently notified later dates.
9. The Technical Evaluation Committee constituted by the Government of NCT of Delhi shall assess the suitability of the Companies/Corporations to render the requisite services based on the company profile, rating and furthermore, the Financial Bids of only those companies/corporations qualifying the technical evaluation shall be considered.
10. Bids which are late/vague/conditional/incomplete/not confirming to the procedure laid down hereunder, in any respect whatsoever, will be rejected.
11. Bids sent by fax & e-mail will not be accepted.
12. The bidder must sign on each page of all the bid documents.
13. In case of any dispute arising from the interpretation of the terms and conditions of the tender documents, the decision of the Government of NCT of Delhi shall prevail as final and binding on all concerned.
14. The scheme proposed by the bidder must have provisions for new enrollment of Advocates registered with Bar Council of Delhi and also in the voter's list of Delhi to get coverage within 24 hours of communication from the Government of NCT of Delhi.
15. Reports including the claims of individuals and the details of settlement are to be furnished to the BAR COUNCIL OF DELHI and to GNCTD on a monthly basis.
16. The successful bidder shall, at its own cost, comply with all the provisions, orders and notifications as may be issued by the IRDAI, the Government and the competent authorities from time to time.
17. In case of any unsatisfactory service, suitable penalties as applicable for standard policy under standard terms/guidelines of IRDAI shall be liveable.
18. In case of failure in settlement of claims within the time frame provided, penalty will be enforced as per applicable norms.
19. The period of contract will initially be for one year and the same may be extended further on yearly basis by the competent authority of Govt. of NCT of Delhi on mutually agreed terms and conditions. Furthermore, the Contract is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the company is noticed.
20. The Courts at New Delhi alone will have the exclusive jurisdiction to try any matter, dispute or reference arising out of this service between the bidders and the Government of NCT of Delhi.
21. The Government of NCT of Delhi reserves the right to modify/change/delete/add any further terms and conditions prior to issuing the contract. Further the Government of NCT of Delhi also reserves the right to cancel/withdraw the tender at any stage of tender process without assigning any reasons.
22. Arbitration- All disputes and differences which may arise between the GNCTD and the Insurance Company shall be settled as per the provisions as applicable for standard policy under standard terms/guidelines of IRDAI.
23. The bidders shall deposit earnest money of **Rs. 70,00,000/- (Rupees Seventy**

**Lakh only)** in the form of Account Payee Demand Draft/Fixed Deposit Receipt/Banker's Cheque or Bank Guarantee from any of the Commercial Banks in favour of Principal Secretary, Department of Law, Justice & Legislative Affairs, Government of NCT of Delhi. EMD/Bid Security should be valid for a period of forty five days beyond the final bid validity period. Companies seeking exemption are required to submit the copy of such relevant Government notification issued in their favour for such exemption.

24. The successful bidder shall also deposit Performance Security for an amount of Five per cent (5%) of the value of the contract as specified in the bid documents in the form of Account Payee Demand Draft/Fixed Deposit Receipt/Banker's Cheque or Bank Guarantee from any of the Commercial Banks in favour of Principal Secretary, Department of Law, Justice & Legislative Affairs, Government of NCT of Delhi. Performance security should remain valid for a period of sixty days beyond the date of completion of all the contractual obligations of the successful bidder. Companies seeking exemption are required to submit the copy of such relevant Government notification issued in their favour for such exemption.
25. In addition to the submission of scanned copy of EMD/bid security, original physical copy of EMD/Bid security is required to be submitted in the tender box kept in room no. C-806 at 8th Level, C-Wing, Delhi Secretariat of Department of Law, Justice & LA, Government of NCT of Delhi. . **Last date of Submission of physical copy of EMD is 08.05.2025 Till 12.00 Noon.** Companies seeking exemption are required to submit the copy of such relevant Government notification issued in their favour for such exemption.

#### **SPECIAL TERMS AND CONDITIONS**

1. Cashless facility should be provided in all the multi-specialty hospitals located in Delhi and other cities in India. Details of such hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24x7) from the TPA of the Insurance Company available and the contact details thereof should be furnished in the tender. The contact details must include the name of the contact person, contact numbers and the postal & email address.
3. The response time by the TPA at the time of admission and discharge should be a maximum of six hours.
4. Reports including claims of individuals and the details of settlement are to be furnished to the GNCTD on a monthly basis or as and when required by the GNCTD.
5. Admission and discharge support to and from the hospital should be provided on a 24x7 basis.

The Companies/Corporations should also furnish the copies of following documents in addition to the documents asked for in the tender document:

- A. IRDAI Accreditation Certificate.
- B. Details of the Government / Semi-Government / Government of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has previously been provided covering at least 15000 beneficiary or more for a minimum period of 2 years, along with proof thereof.

- C. Declaration that the company has a net reserve equivalent to at least 50% of the Medi-Claim coverage for which the tenders are invited, along with proof thereof,
- D. Affidavit declaring that the company has not been blacklisted by any government organization in the last 10 years.
- E. Details of the TPA.
- F. A dummy copy of the Medi-Claim Insurance policy as applicable with detailed terms and conditions.
- G. The turn over certificate of the company for the financial **years 2023-2024 and 2024-2025** relating to medical insurance business of the company duly certified by the Chartered Accountant.

(Signature of the Authorized Person)

Date:

Name -----

Mobile No. -----

**Annexure I****ELIGIBILITY CRITERIA**

Technical Requirements	Complied Yes / No	Supporting documents enclosed Yes / No
IRDAI Accreditation Certificate		
Adequate experience in providing at least 3 Group Medi-claim Insurance Policies, each covering at least 15000 beneficiaries or more for a minimum period of 2 years.		
Declaration that the company has a net reserve equivalent to at least 50% of the medi-claim coverage for which the tenders are invited.		
Affidavit declaring that the company has not been blacklisted by any government organization in the last 10 years.		
Tender documents duly signed on each page		
Cashless treatment in all major Hospitals located in Delhi. Name of such hospitals to be provided.		
24x7 helpline of TPA along with contact details of TPA.		
A dummy copy of Medi-claim Life Insurance policy.		

(Signature of the Authorized Person)

Date:

Name \_\_\_\_\_

Mobile No. \_\_\_\_\_

**Annexure- II**

(On office letter head)

No.

Dated:

To

The Principal Secretary,  
Department of Law, Justice & LA  
Government of NCT of Delhi,  
8<sup>th</sup> Level, C-Wing, Delhi Secretariat,  
Delhi-110002.

Dear Sir,

**Sub: Notice Inviting Tender for "Group Mediclaim Insurance Policy for Advocates who are enrolled with the Bar Council of Delhi and are also in the voters' list of Delhi and for their spouse and upto two dependent children."**

Ref; **F.No. 5( 742)/LJ&LA/Lit./2024**

**Dated: - \_-2025**

With reference to the above, I am/We are enclosing our Notice Inviting Tender for "Group Mediclaim Insurance Policy for Advocates who are enrolled with the Bar Council of Delhi and are also in the voters' list of Delhi , their spouse and upto two dependent children."

I/We hereby confirm and declare that I / We have carefully read and understood the above referred Tender document, including all the instructions, terms & conditions and all the contents stated therein, as well as any/all the subsequent corrigenda published on the GNCTD website.

Thanking you

Yours faithfully,

(Signature of the Authorized Person)

Name

Mobile No.

**Annexure- III**

<b>TECHNICAL BID FOR " GROUP MEDI-CLAIM INSURANCE POLICY FOR ADVOCATES WHO ARE ENROLLED WITH THE BAR COUNCIL OF DELHI AND ARE ALSO IN THE VOTERS' LIST OF DELHI"</b>		
<b>Technical Details</b>		<b>Remarks</b>
Group name		
Location	Delhi	
Commencement Date :		
Period :		
<b>Insured Group Details</b>		
No. of Advocate	31495 (approx.)  Age-wise breakup of data is enclosed herewith	
Total Nos. of Lives ( 31495 x 4)	(1,25,980 approx.) ( One Lac Twenty Five Thousand Four Hundred Ninety Five approx.)	
<b>Eligible Advocate Definition</b>	Advocates who are enrolled with the Bar Council of Delhi and are also in the voters' list of Delhi.	
<b>Family Definition</b>	Spouse and two dependent children upto the age of 25 years.	In case of son, the coverage will be till he starts earning or till he attains the age of 25 years whichever is earlier.  In case of daughter, the coverage will be till she starts earning or gets married or till she attains the age of 25 years, whichever is earlier.
Maximum Age	Upto 85 years	
Type of Policy	Floater	
Sum Assured	INR 5 Lakh	
<b>Coverage &amp; Benefits Details, Remarks</b>		
Domiciliary Hospitalization (including COVID-19 cases)	Covered	Capping of Domiciliary hospitalization is fixed up to 15% of Sum insured.
Coverage of Pre-Existing diseases	Covered	
Cashless facility	Applicable	
30 days waiting	Period waived	
1 <sup>st</sup> year and 2 years expulsions	Waived	
30 days Pre and 60 days post hospitalization expenses covered	Covered	Limit upto sum insured.
Co-Payment	Not applicable	
Sub limits for Disease or Room Rent capping		1. Room Rent Rs. 7500/ per day (Max). 2. ICU – Rs. 15000/- per day (max).
		<ul style="list-style-type: none"> <li>Maternity benefit is allowed as under:</li> <li>Normal Delivery- up</li> </ul>



		<p>to Rs. 40,000/-</p> <ul style="list-style-type: none"> <li>● Caesarian - up to Rs. 50,000/-</li> <li>● <b>Baby Cover from day01 and waiver of 9 months waiting in case of maternity.</b></li> <li>● <b>New born Baby Cover From Day 1, without waiting for directions of the Government to add the new member into the existing Group Medi-Claim Insurance Policy. (Note: valid for 03 months from the day of birth of new baby and before expiry of the said 03 months period the member advocate has to make request to add the new born baby to the Government.)</b></li> <li>● For Cataract, the capping is Rs. 35,000/- per eye. (No cosmetic surgery is allowed)</li> </ul>
		GIPSA/PPN agreed rates are applicable in Network hospitals. Where no GIPSA rates are available, the claim is to be paid on actual basis.
		Non-Network hospital treatment covered on the GIPSA limits.
		Coverage of AYUSH treatment/medicine up to maximum of Rs. 25,000/- per family. However massage, spa, steam bath, acupuncture, acupressure, magneto therapy and similar treatment excluded.
		In Emergency, full ambulance charges are covered.
		Death cases: No expenses are to be deducted of any consumables of any kind from the processing of the claim including Ambulance Services.
<b>Other conditions</b>	<ul style="list-style-type: none"> <li>● <b>GIPSA/PPN agreed rates applicable in network hospitals. Where no GIPSA rates are available, the claim is to be paid on actual basis. Non network hospital treatment covered on the GIPSA limits.</b></li> </ul>	

	<ul style="list-style-type: none"> <li>• <b>Death cases:</b> No expenses are to be deducted of any consumables of any kind from the processing of the claim including ambulance services.</li> <li>• <b>New entrants (Advocates)</b> to the scheme shall be included in the policy only upon receipt of communication from the Government of NCT of Delhi. The premium will be charged on pro-rata basis, which would be reckoned from 01st day of next month, from the date of entry into the scheme.</li> <li>• <b>Refund of overpayment:</b> On Receipt of communication from the Government of NCT of Delhi, in case any member already enrolled under the scheme is found not eligible at any stage during the policy period, refund qua such member(s) shall be paid on pro-rata basis by the insurer.</li> <li>• <b>Monthly declaration</b> shall be given for additions/deletions, if any. Pro rata premium to be charged in case of additions/deletions.</li> <li>• <b>Any service Charges on Medical Bills</b> should not be deducted from the individual claim.</li> </ul>	
<b>Health Care Providers</b>	<p>Both public and private healthcare providers which provide hospitalization and/or day care services would be eligible for empanelment under Chief Minister Advocate Welfare Scheme, subject to such requirements for empanelment as outlined in this agreement. The insurer will provide the list of all empanelled hospitals to</p>	

	<b>the Government.</b>	
<b>Third Party Administrative (TPA) Services</b>	<p><b>The assigned TPA shall ensure the following:</b>  <b>Cashless facilities should be provided in all the empanelled hospital of the insurer. All transactions with such hospitals shall be completely cashless.</b></p> <p><b>The TPA will display the list of all empanelled hospitals, toll-free number (TPA), procedure of getting treatment of beneficiaries, claim procedure, etc. on their official website.</b></p> <p><b>The response time by the TPA at the time of admission and discharge should be maximum six hours.</b></p> <p><b>Admission and discharge support to any from the hospital should be provided, preferably on a 24X7 basis.</b></p>	List of Network of authorized hospitals to be provided
Any Service Charges on Medical Bills	Should not be deducted from the individual claim.	

**Name and Signature of Authorized Person**

APPENDIX- 'I'

AGE WISE DATA OF ADVOCATES UP TO THE AGE OF 85 YEARS  
ENROLLED WITH BAR COUNCIL OF DELHI AS ON \_\_\_\_\_.

<b>Age Group</b>	<b>No.</b>
21-25	1722
26-30	6543
31-35	3920
36-40	3892
41-45	3504
46-50	3208
51-55	2593
56-60	1686
61-65	1230
66-70	1011
71-75	647
76-80	272
81-85	1267
<b>Total</b>	<b>31495</b>

- Figures may vary as on date.

**FINANCIAL BID**

For

"Group Medi-claim Insurance Policy for Advocates who are enrolled with the Bar Council of Delhi and are also in the voters' list of Delhi."

GROUP MEDICLAIM INSURANCE POLICY FOR ADVOCATES WHO ARE ENROLLED WITH THE BAR COUNCIL OF DELHI AND ARE ALSO IN THE VOTERS' LIST OF DELHI AND FOR THEIR SPOUSE AND TWO DEPENDENT CHILDREN

Sr. No.	Particulars	Total Premium
1.	Premium for coverage of INR 5.00 lakhs (per unit family) i.e. per Advocate and his family in terms of definition of "family", as contained in ANNEXURE-III, for a period of one year	Price should be submitted in BOQ (price bid)
2.	GST	
3.	Other Applicable Taxes	
4.	Total premium inclusive of GST and applicable taxes etc.	
5.	Total figure in words	

**Note:**

- All terms & Conditions as stated in the Tender Documents are to be complied with.
- Conditional bids are not acceptable.
- Bids submitted in the above format only are acceptable.
- **\*\* In case the bid offer given by two or more companies contains same amount, the company having more turn over in related insurance field for the last two F.Y. i.e. 2023-2024 and 2024-2025 shall be preferred while awarding tender.**