

## CORRIGENDUM-1 REPLY TO BIDDER'S QUERY RFQ\_AGL/298/MEDICLAIM INSURANCE/01-19

Techno-commercial Query

| Sr.no. | Clause<br>No./Document No. | Page no. | Bidder's Query  | AGL Reply/Remarks  |
|--------|----------------------------|----------|---|--|
| 1      | RFQ Document               | _        | Kindly Provide Expiring Policy End Date   | 23:59 hrs, on 22/02/2019   |
| 2      | RFQ Document               | _        | Kindly Provide Expiring Insurance Company Name  | please refer Annexure - 6 (Claim Dump) of RFQ Document   |
| 3      | RFQ Document               |          | Kindly Provide Expiring TPA Name  | Please refer reply of Point No 2 of the Corrigendum - 1  |
| 4      | RFQ Document               |          | Kindly Provide Claim MIS of the Start of the Expiring Policy  | please refer Annexure - 6 of RFQ Document  |
| 5      | RFQ Document               | _        | Kindly Provide No. of Lives at the Start of the Expiring Policy.  | Employees - 50, Dependents - 40  |
| 6      | RFQ Document               |          | Kindly Provide No. of Lives at current date of the Expiring Policy  | please refer Annexure - 1 of RFQ Document  |
| 7      | RFQ Document               | _        | Since which year AGL is continuing with this Mediclaim Insurance Policy   | from 00:01 hrs, on 23/02/2018  |
| 8      | RFQ Document               | _        | Excel File Format of the Annexure-1 for quote preparation purpose   | please find attach excel file with Corrigendum - 1   |
| 9      | RFQ Document               | _        | Please share details of Policy Inception and Expiry date  | please refer reply of point no.7 & point no.1 of<br>Corrigendum - 1  |
| 10     | RFQ Document               | _        | Please share details of Line item wise claims dumb  | please refer Annexure - 6 (Claim Dump) of RFQ Document   |
| 11     | RFQ Document               | _        | Please provide Insured list in Excel  | please find attach excel file attached with Corrigendum - 1  |
| 12     | RFQ Document               | _        | Please provide details of Expiry premium  | Bidder has to quote preimum as per term & conditions specified in RFQ documents  |
| 13     | RFQ Document               | _        | Please provide Expiry terms   | please refer replay of Point no.1 of Corrigendum - 1   |
| 14     | RFQ Document               | _        | Policy Related:-  1) Expiring Policy copy with all pages.  2) Policy inception and expiry date.   | Bidder has to quote preimum as per term & conditions specified in RFQ documents  |
| 15     | RFQ Document               | _        | Claim Dump:- 1) Claim dump has been provided uptill with date. 2) Details on Pending / Unprocessed Claims as on date  | Cliam dump provided upto 11/01/2019.     please refer Annexure - 6 of RFQ Document   |
| 16     | RFQ Document               | _        | Insurance Quotation (Guidence Required):-  1) A s per our understanding Aavantika Gas Limited seeking GMC Quotation directly for the Insurance Company.  2) There is no involvement of Insurance Agent/Insurance Brokers/Insurance marketing Firms in this Group Mediclaim Tender | As per Point 4 (1) of the RFQ - The Bidder must be an insurance company registered with Insurance Regulatory and Development Authority of India (IRDA). In support of the same bidder has to submit copy of valid Registration Certificate issued by the IRDA along with their bid |
| 17     | RFQ Document               | _        | TPA:- 1) Weather any specific third administrator required by the Aavantika Gas to serve his Group Mediclaim Policy   | No specific TPA.   |



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| 18     | RFQ Document               | _                    | Please confirm the date as on which the Claims MIS is generated.  | Cliam dump provided upto 11/01/2019.   |
| 19     | RFQ Document               | _                    | Please share the list of lives (Annexure 1) in MS Excel Format for the purpose of Calculation and risk evaluation purpose.  | please refer reply of point no.8 of Corrigendum - 1  |
| 20     | RFQ Document               | Page no. 18<br>of 40 | Deviation: Please confirm only E-Cards will be issued against which cashless facility and other well-ness services can be availed.  | Refer Point No 9 of Annexure - 2 of theRFQ Document  |
| 21     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please confirm Day Care Procedures shall be covered as per list attached.  | Refer Point No 16 of Annexure - 2 and Annexure - 5 of the RFQ Document   |
| 22     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please confirm Maternity benefit for normal & C section shall be covered on sub limits max. upto Rs. 50,000/- or actual whichever is less.   | Maternity benefit sub limit - Rs.70,000/- for Normal cases and Rs.1,00,000/- for C section cases or actual whichever is less |
| 23     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please confirm Any type of treatment or procedure or surgeries which require Laser Assistant reimbursed due to advancement to technology shall be covered only in accidental cases.        | Refer Point No 23 of Annexure - 2 of the RFQ Document  |
| 24     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please confirm The Policy should cover the medical expenses for In – patient treatment in a recognized psychiatric unit upto Rs. 25,000/- only   | Refer Point No 24 of Annexure - 2 of the RFQ Document  |
| 25     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please confirm Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition should be cover on actual or Rs. 5000/- whichever is less.   | Refer Point No 26 of Annexure - 2 of the RFQ Document  |
| 26     | RFQ Document               | Page no. 19<br>of 40 | Deviation: Please Confirm Registration charges levied by hospital or any other charges similar in nature shall not be payable under the policy as this is a standard exclusion as per the guidelines. | Refer Point No 28 of Annexure - 2 of the RFQ Document  |
| 27     | RFQ Document               | Page no. 20<br>of 40 | Deviation: Please Confirm Service Charge levied by the Hospital or any other charges similar in nature shall not be payable under the policy as this is a standard exclusion as per the guidelines.   | Refer Point No 29 of Annexure - 2 of the RFQ Document  |
| 28     | RFQ Document               | _                    | Is there any employer –employee relationship?   | Refer Point No 2 of IFB of RFQ Document  |
| 29     | RFQ Document               | -                    | What is the work profile of the employees who are covered in this policy?   | Employees job profile involved in house office job and job on filed also   |
| 30     | RFQ Document               |                      | Please confirm whether there are only 63 employees in the entire organization?  | Refer Annexure - 1 of RFQ Document   |
| 31     | RFQ Document               |                      | Are we covering all the salaried employees of this group without any selection  | Refer Point No 2 of IFB of RFQ Document  |
| 32     | RFQ Document               |                      | Provide Premium paid at inception of the previous policy excl. Service Tax  | Bidder has to quote preimum as per term & conditions specified in RFQ documents  |



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| 33     | RFQ Document               | _        | Provide Bifurcation of Emp. + Dep count at inception of the policy?  | Refer reply of Point No 5 of Corrigendum - 1                                    |
| 34     | RFQ Document               | _        | Please Shared Claim MIS Date & Analysis Report also.   | please refer Annexure - 6 of RFQ Document                                       |
| 35     | RFQ Document               | _        | As per the Tender copy Bid Security (EMD) mention as a Nil. Considering the same Please clarify the Point No. 14 related the same - BID SECURITY (EMD-NIL)  TENDER FEE: NIL  BID SECURITY (EMD): NIL   | For Tender Fee and EMD, Please refer clause no. 6 of IFB of RFQ document.       |
| 36     | RFQ Document               | -        | As per the tender copy PERIOD OF VALIDITY OF BIDS - The bid shall remain valid for 3 months from the bid due date. Purchaser may reject a bid which is valid for a shorter period being non-responsive. As per our Standard Quote is valid for 15 days only. | Tender Conditions Prevail.  |
| 37     | RFQ Document               | -        | Also as per the coverages kindly confirm Maternity Limit for normal & C section we cannot offer on actual basis.   | please refer reply of point no. 22 of Corrigendum - 1                           |
| 38     | RFQ Document               | -        | Also we can cover only internal Congenital diseases. – We cannot offer external congenital limit.  | Refer Annexure - 2 of the RFQ Document  |
| 39     | RFQ Document               | -        | We can offer LIST OF DAY CARE TREATMENTS as per our GMC standard policy wordings.  | Refer Point No 16 of Annexure - 2 and Annexure - 5 of the RFQ Document          |
| 40     | RFQ Document               | _        | Further please arrange expiring policy copy with benefit chart for more clarification.   | Bidder has to quote preimum as per term & conditions specified in RFQ documents |

This Corrigendum-1 forms an integral part of the RFQ Document No.: AGL/298/MEDICLAIM INSURANCE/01-19 and a copy (duly signed and stamped) of the same is to be submitted along with the Bid.