

**EMPANELMENT OF INSURANCE Companies FOR  
GROUP INSURANCE POLICY FOR Registered Construction  
Workers of UKBOCW Board**

**REFERENCE NO. UKBOCW/Group Insurance**

**DATE: 25-07- 2024**

**The Building and Other Construction Workers, Uttarakhand**

**Head Office UKBOCW, 74/1, GMVN, Rajpur Road,**

**Dehradun, Uttarakhand, 248001**

**E-mail – ukbocw@gmail.com**

## **Disclaimer**

The information contained in this Request for Proposal document ("RFP") or subsequently provided to bidders, verbally or in documentary or any other form by or on behalf of the Building and Other Construction Workers Welfare Board, Uttarakhand(here forth referred to as UKBOCW in this document) or any of its employees or advisers, is provided to bidders on the terms and conditions set out in this RFP and such other terms and conditions subject to which such information is provided.

This RFP is not an agreement and is not an invitation by the Employer to the prospective Agencies/Company/Consultants or any other person. The purpose of this RFP is to provide interested bidders with information that may be useful to them in the formulation of their Proposals pursuant to this RFP. This RFP includes statements, which reflect various assumptions and assessments arrived at by the Employer in relation to the Consultancy. Such assumptions, assessments and statements do not purport to contain all the information that each bidder may require. This RFP may not be appropriate for all persons, and it is not possible for the Employer, its employees or advisers to consider the objectives, technical expertise and particular needs of each party who reads or uses this RFP. The assumptions, assessments, statements and information contained in this RFP, may not be complete, accurate, adequate or correct. Each bidder should, therefore, conduct its own investigations and analysis and should check the accuracy, adequacy, correctness, reliability and completeness of the assumptions, assessments and information contained in this RFP and obtain independent advice from appropriate sources. Information provided in this RFP to the bidder (Agency/Company/consultant/ developer/ Supplier, etc.) is on a wide range of matters, some of which depends upon interpretation of law. The information given is not an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. The Employer accepts no responsibility for the accuracy or otherwise for any interpretation or opinion on the law expressed herein.

The UKBOCW and its employees and advisers make no representation or warranty and shall have no liability to any person including any bidder under any law, statute, rules or regulations or tort, principles of restitution run just enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, reliability or completeness of the RFP and any assessment, assumption, statement or information contained therein or deemed to form part of this RFP or arising in any way in this Selection Process.

The UKBOCW also accepts no liability of any nature whether resulting from negligence or otherwise however caused arising from reliance of any bidder upon the statements contained in this RFP. The UKBOCW may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information, assessment or assumption contained in this RFP. The issue of this RFP does not imply that the Employer is bound to select a bidder or to appoint the selected bidder. UKBOCW reserves the right to reject all or any of the Proposals without assigning any reasons whatsoever. The bidder shall bear all its costs associated with or relating to the preparation and submission of its Proposal including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the UKBOCW or any other costs incurred in connection with or relating to its Proposal. All such costs and expenses will remain with the bidder and the UKBOCW shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a bidder in preparation or submission of the Proposal, regardless of the conduct or outcome of the Selection Process.

## **Tender FOR EMPANELMENT OF INSURANCE COMPANY**

### **I: Introduction**

Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 (BOCW Act) and Building And Other Construction Workers' Welfare Cess Act, 1996 (Cess Act) was passed to address the concerns regarding safety, health & welfare of larger number of labour force employed in the building and other construction sector.

UKBOCW Board, adopted proactive approach and initiated necessary steps to implement the provisions of the BOCW Act through Uttarakhand Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Rules, 2005.

Further, Uttarakhand Government constituted the Building and Other Construction Workers Welfare Board (Board) in October 2005 to carry out welfare schemes for construction workers. As per the provision of the BOCW Act, Cess Act and Uttarakhand Rules, establishments which had employed on any day of the preceding twelve months, 10 or more building workers in any building or other construction work are required to pay cess at a rate of 1% of the total cost of construction incurred by an employer. The cess collected is required to be spent for the welfare of building and other construction workers. The functions of the Board are: -

1. Provide immediate assistance to a beneficiary in case of accident.
2. Make payment of pension to the beneficiaries who have completed the age of sixty years.
3. Sanction loans and advances to a beneficiary for construction of a house not exceeding such amount and, on such terms, and conditions as may be prescribed.
4. Pay such amount in connection with premier for Group Insurance Scheme of the beneficiaries as it may deem fit.
5. Give such financial assistance for the education of children of the beneficiaries as may be prescribed.
6. Meet such medical expenses for treatment of major ailments of a beneficiary or, such dependent, as may be prescribed.
7. Make payment of maternity benefits to the female beneficiaries.
8. Make provision and improvement of such other welfare measures and facilities as may be prescribed.
9. The Details function may be obtained from Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 (BOCW Act) and Building And Other Construction Workers' Welfare Cess Act, 1996 (Cess Act) & The Building and Other Construction Workers Welfare Cess Rules, 1998 and Uttarakhand Building and Other Construction Workers (Regulation Of Employment And Conditions Of Service) Rules, 2005.

Insurance Company who fulfill the Pre-qualification criteria as given below per **Annexure A**

**(Part A)** are eligible to participate in this tender. Insurance Company are also required to submit detailed information about the firm as per **Annexure C**.

The Tender information is available on the UKBOCW Board website ([www.ukbocw.uk.gov.in](http://www.ukbocw.uk.gov.in)). Interested bidders are requested to submit the required documents strictly as per provision of tender documents. The schedule of the bidding process is as follows:

1	Date of commencement of bidding process	25-07-2024
2	Pre bid meeting	12:30 pm on 03-08-2024
3	Last date and time for submission of Bid	3:00 pm on 12 August 2024
4	Date and time of Opening of Technical Proposal	04:00 pm on 12 August 2024
5	Technical Presentation	To be intimated later
6	Tentative date for Presentation by shortlisted companies, based on scores	To be intimated later
7	Time and date for opening of the Financial Proposal	To be intimated to the eligible companies
8	Cost of RFP	Rs 4000/- (In the form of D.D in favor of Secretary UKBOCW payable at Dehradun)
9	E.M.D	15,00,000/- (In favor of Secretary UKBOCW payable at Dehradun)
10	Method of Selection	Lowest Financial Bid.

To be considered for empanelment by the UKBOCW, the Insurance Companies should meet the following criteria:

- a) This invitation is open only to well-established and reputed registered Insurance Companies that are incorporated or registered under the Companies Act .
- b) The interested Insurance Company must meet the prequalifying criteria to become eligible to participate in the bidding process.
- c) Insurance Companies should have been in existence in India for a period of at least 5 years as of July 2024, in the area of Insurance, i.e. must be registered having license by Insurance Regulatory and Development Authority (IRDA).
- d) The Annual Turnover of the Insurance / Companies shall be Rs. 500 (Five Hundred) Crore in the financial year 2023-24 only in the field of similar services
- e) The Insurance Companies with experience in handling Insurance policies for Govt./Public Sector undertakings in India would be given preference, in empanelment.

- f) The Insurance Companies must specify the nature of services that the Insurance Company shall be rendering to the UKBOCW Board if assigned the Job.
- g) The Insurance Companies must have office in every district in uttarakhand.
- h) All notices and correspondence to the bidder(s) shall be sent by email only, till finalization of tender takes place. Hence, the bidders are required to ensure that email address provided by them is valid.
- i) Interested Insurance companies can seek clarification regarding the Tender/ insurance policy by writing email at ukbocw@gmail.com Any clarification on queries raised will be communicated there only.
- j) The eligibility of the Insurance Company would be decided based on the score obtained by them on the parameter as mentioned in **Annexure A**.

### **Definitions and Interpretations:**

**Basic Sum Insured** To provide Death & disability Claim for registered UKBOCW Workers minimum amount of (Normal-200000/- , Accidental-400000/-, Disability- 40000/-)

**Beneficiary** means a member of the Registered UKBOCW Workers, Family and themselves who is eligible to avail benefits under the -Scheme.

**Bid** refers to the qualification and the financial bids submitted by an eligible Insurance Company pursuant to the release of this Tender Document as per the provisions laid down in this Tender Document and all subsequent submissions made by the Bidder as requested by the UKBOCW for the purposes of evaluating the bid.

**Bidder** shall mean any eligible Insurance Company which has submitted its bid in response to this Tender released by the UKBOCW Board

**Days** mean and shall be interpreted as calendar days unless otherwise specified.

**Insurer** means the successful bidder which has been selected pursuant to this bidding process and has agreed to the terms and conditions of the Tender Document and has signed the Insurance Contract with the UKBOCW Board

**Material Misrepresentation** shall mean an act of intentional hiding or fabrication of a material fact which, if known to the other party, could have terminated, or significantly altered the basis of a contract, deal, or transaction.

**Policy Cover Period** shall mean the standard period of 12 calendar months from the date of start of the Policy Cover or lesser period as stipulated by UKBOCW Board from time to time.

**Service Area** refers to the entire State of Uttarakhand

**Successful Bidder** shall mean the bidder whose bid document is responsive, which has been pre-qualified and whose financial bid is the lowest among all the shortlisted and with whom the UKBOCW Board intends to select and sign the Insurance Contract for this Scheme.

**Selected Bidder** shall mean the successful bidder which has been selected in the bid exercise and has agreed to the terms and conditions of the Tender Document and has signed the Insurance Contract with the UKBOCW Board.

**Insurance Contract** shall mean the contract signed by the UKBOCW Board with the Selected Bidder

## **II. Beneficiaries and Beneficiary Family Unit**

- a. All UKBOCW Register worker and worker Family Units, as defined under UKBOCW ACT the -organised workers the database of the State (as updated from time to time) along with the existing Beneficiary Families .
- b. UKBOCW Beneficiary are those who are active Registered Under UKBOCW Board.
- c. The Scheme is intended for all the Registered workers and their families of the 13 District Utrkhand, namely Dehradun, Haridwar, Tehri Garhwal, Paudi Garhwal, Uttarkashi, Nainital, Bageshwar, Udhamasinghnagar, Almora, Chamoli, Rudraprayag, Pithoragarh, Champawat. There are approximately 4 lakh Registered construction Workers under UKBOCW Board.  
Database and demographic information of Registered workers are available with the department. However the numbers of workers are subject to increase or decrease.
- d. Unit of coverage under the Scheme shall be a register worker and there nominees which will comprise all members in that family.

## **III. Identification of Beneficiary Family Units**

The beneficiaries will be identified by Labour Card issued By The UKBOCW Board and Aadhaar Card and other documents Required for the related scheme .

#### **IV. Insurance Contract Period**

##### **Term of the Insurance Contract with the Insurer**

The Insurance Contract that will be signed between the Insurer and the UKBOCW BOARD pursuant to this Tender Document, shall be for a period of one year.

##### **Issuance of Policy**

For the purpose of issuance of a policy, all eligible beneficiary family units in the entire State of Uttarakhand shall be covered under one policy. This policy shall be issued by the insurer before the commencement of the policy start date.

##### **Commencement of Policy Cover Period in State**

- a. The first Policy Cover Period under the Policy for a State shall commence from the date decided and announced by the UKBOCW Board.
- b. The Insurer shall use its best efforts to issue Policies for the State in the Service Area covering all Registered workers of UKBOCW Board for beneficiaries Group Insurance as per UKBOCW Database.

#### **V: SCOPE OF WORK**

1. The scope of work for the Insurance companies covers the following:
  - a) Customization, design and placement of Insurance Policy for 04 lakh workers who are registered with UKBOCW Board.
  - b) Insurance Company should assist the UKBOCW Board in pre-placement, placement and post placement Process of the Insurance program.
  - c) To provide Death & disability Claim for registered UKBOCW Workers minimum amount for (Normal-200000/- , Accidental-400000/-, Disability- 40000/-)
  - d) Support for expeditious settlement of claims.
  - e) Claim monitoring & Periodic Review.
  - f) Validation and Forecasting of Additional Coverage Benefits.

However, UKBOCW Board may enlarge or modify the scope of work at any point of time depending upon its need.

2. The Insurance Company should confirm that Insurance services will be free of cost to the UKBOCW Board.
3. The Insurance Company shall sign an MOU having inter-alia a Non- Disclosure Clause, with the UKBOCW Board.

4. Tender needs to be submitted in hard copy in a sealed envelope. Proposals received by facsimile shall be treated as invalid and shall be rejected. Only detailed complete proposals in the form indicated, received within the closing time and date, shall be taken as valid.

## **VI. Technical**

1. Upon Receiving of bids the same shall be scrutinized and evaluated by the UKBOCW Board. UKBOCW Board will Qualify Insurance Company as per the parameters given in **Annexure A (Part A)**.
2. The Insurance Company qualifying under **Part (A)** only will be eligible for evaluation under **(Part B)**.
3. The selection of Insurance Company is entirely at the basis of the lowest premium.
4. UKBOCW Board also reserves the right to accept or reject any or all applications without assigning any reason whatsoever.
5. The Technical Insurance Company will be required to make a presentation before the Secretary, UKBOCW Board, who will recommend for engagement/ empanelment after taking overall view on them.
6. During pre-qualification and evaluation of the proposals, UKBOCW Board may, at its discretion, ask bidders for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Secretary, UKBOCW Board.
7. Bidders are not permitted to modify, substitute, or withdraw proposals after its submission.
8. The tenure of the Insurance Company would be for one Policy year, subject to annual review. However, Secretary, UKBOCW Board will have discretion to discontinue the services of the selected Insurance Company, if deemed unfit at any point of time during the Policy period.

## **VII. DISQUALIFICATIONS:**

UKBOCW Board may at its sole discretion and, at any time during the evaluation of proposal, disqualify any bidder, if the bidder has made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements, failed to provide related clarifications, when sought or declared ineligible by the Government of



India/State/UT Government for corrupt and fraudulent practices or blacklisted.

The Tender Documents should be submitted with a covering letter enclosing documents/information indicated below and the declaration, signed by the authorized Signatory with Seal of the Company. All pages are required to be signed.

#### **VIII. Earnest Money Deposit (EMD)**

Bidders shall submit along with the Proposal an EMD of INR 15,00,000/- (Indian Rupees Fifteen Lakh only) payable on the name of Secretary UKBOCW. The EMD of unsuccessful Bidders will be returned without any interest as promptly as possible on acceptance of the bid of the selected Bidder or when the bidding process is cancelled by UKBOCW.

**The EMD & Cost of RFP shall be submitted to UKBOCW Board on or before the last date & time of submitting of the proposal in a sealed envelope & the scanned copies of these shall be inclosed in online proposal also.**

#### **IX. Security Deposit:**

The successful tenderer/ bidder shall be required to deposit Performance Security Deposit @ of 5.00% of the order value or the financial bid of the same.

The security (performance) security amount may be calculated after deducting the EMD amount already deposited can be submitted in the shape of Demand Draft/Fixed Deposit Receipt/Performance Bank Guarantee on prescribed format payable on the name of Secretary UKBOCW at Dehradun within 15 days after agreement.

**PART A: QUALIFYING CRITERIA FOR BECOMING ELIGIBLE TO PARTICIPATE**

The Insurance Company must be in existence in India for at least 5 years as of **July 2024**, registered/licensed by IRDA for insurance service.

- i. The Insurance Company must have secured health insurance policies of not less than **Rs. 500 crore** in the last three financial years in terms of premium.
- ii. The Insurance Company must have covered at least one Group Health Insurance Policy covering a minimum of **5,000 lives** in FY 2023-24.
- iii. The Insurance Company should not be a defaulter of any Bank/FIs.
- iv. Insurance Company have to score a minimum 30 marks to qualify for consideration of empanelment.

**PART B: SCORING PARAMETERS**

Sl.	Criterion				Score	Total
1.	<b>Average Group Insurance Premium Placed for Corporate/Institutional Clients (Rs. in crore) during the last three financial years</b>					
	<b>Premium Amount</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>		
	Upto Rs. 500 crore				0	
	Rs. 500 crore to Rs. 1000 crore				5	
	Rs. 1000 cr & above				10	<b>10</b>
2.	<b>Average number of Corporate/Institutional Group Health Insurance Policy covered during the last three financial years</b>					
	<b>Nos. of policies</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>		
	Three (3)				3	
	Five (5)				5	
	Ten (10) & above				10	<b>10</b>
3.	<b>Worked in Govt. or PSU companies</b>					
	No				0	
	Yes (Provide names)				10	<b>10</b>
4.	<b>Have a branch office in dehradun</b>					
	No				0	
	Yes (Provide names)				10	<b>10</b>
5.	<b>Presentation by the Insurance Company</b>				10	<b>10</b>
	<b>TOTAL MARKS</b>					<b>50</b>

**NOTE: UKBOCW Board reserves the right to select one or more Insurance Company for empanelment.**

**DECLARATION CERTIFICATE**

**DECLARATION / UNDERTAKING:**

The following declaration shall be submitted by the Insurance Company, at the time of submission of bid:

"We hereby declare that we have not been suspended/ delisted/ blacklisted by any other Govt. Ministry /Department / Public Sector Undertaking/ IRDA/ SEBI/ Autonomous Body/ Financial Institution/ Court etc. We certify that neither our firm nor any of the partners is involved in any scam or disciplinary proceedings settled or pending adjudication. We also hereby declare that all information, material to the decision of empanelment has been disclosed in this document and nothing has been concealed and/or withheld. We hereby undertake and confirm that we have understood the scope of work properly and shall comply with the terms of engagement.

Sd/-

**Signature of the Authorized Signatory with Seal"**

**PARTICULARS OF THE INSURANCE Company**

<b>Sl.</b>	<b>Particulars</b>	<b>Responses</b>	<b>Supporting Documents</b>
1.	Name of the Company		Copy of Certificate under Companies Act
2.	Registered Office Address		--do-
3.	Type of License		Copy of original license issued by IRDA while granting the license and confirmation that the entity can do business
4.	Number of years in operation in India i.e. License Issuance/Renewal Date		License Copies (including renewal)
5.	No. of points of presence (As on March 31, 2024)		Auditors' Certificate
6.	No. of Group Insurance Policies (As of March 31, 2023)		Auditors' Certificate
7.	Total Group Insurance Policies Placement for Govt./ Corporate Clients During the last 3 Financial years (in cr.)	2021-22: 2022-23: 2023-24:	Auditors' Certificate
8.	The average number of Corporate/ Institutional Group Insurance Policies during the last three financial years	2021-22: 2022-23: 2023-24:	

**A. Financial Bid Format-1**

<b>S. No.</b>	<b>Insurance cover</b>	<b>Unit</b>	<b>Amount in INR for cover</b>	<b>GST</b>	<b>Total</b>
1	Normal Death Cover (Min. 200000/-)	01			
<b>Total</b>					

**A. Financial Bid Format-2**

<b>S. No.</b>	<b>Insurance cover</b>	<b>Unit</b>	<b>Amount in INR for cover</b>	<b>GST</b>	<b>Total</b>
1	Accidental Death Cover (Min. 400000/-)	01			
<b>Total</b>					

**B. Financial Bid Format-3**

<b>S. No.</b>	<b>Insurance cover</b>	<b>Unit</b>	<b>Amount in INR for cover</b>	<b>GST</b>	<b>Total</b>
1	Disability Cover (Min. 40000/-)	01			
<b>Total</b>					

**Note-**

- L1 will be decided on Calculation Of Financial Bids 1, 2 & 3.
- Bidders Can precipitate in either A & B or both.