अखिल भारतीय आयुर्विज्ञान संस्थान, रायपुर (छत्तीसगढ़)
All India Institute of Medical Sciences, Raipur (Chhattisgarh)
Tatibandh, GE Road,
Raipur-492 099 (CG)
www.aiimsraipur.edu.in

No.: AIIMS/R/CS/iKMC Project/23655/26/ GPA/LPC Date: 21/09/2026

NOTICE INVITING PRICE QUOTATION UNDER GFR-2017, RULE-155

Sub: - Request for E-Market Survey for submission of Price Quotation for "Group Personal Accident Insurance" for Immediate Kangaroo Mother Care (iKMC) project, Department of Pediatrics at AIIMS, Raipur (C.G.) under GFR-2017, Rule-155.

Sealed quotations are invited from **IRDAI registered General Insurance Companies/Public Sector Insurance Companies or their duly authorized representatives** for providing **Group Personal Accident (GPA) Insurance Policy** for eligible beneficiaries of Immediate Kangaroo Mother Care (iKMC) project, for Department of Pediatrics at AIIMS, Raipur. The vendor should submit the quotation with other relevant documents to office of Stores Officer, at New Administrative Building, C Block, 6th Floor, AIIMS Raipur (C.G.), AIIMS, Raipur, up to **03:00 pm** date: **28/09/2026**. The quotation will be opened on the same day at 03:30 pm. Detailed specifications of items are as under:-

Sl. No	Scope of Work (Annexure-I)	Qty. (No.)	HSN Code	Premium for 1 Policy (₹)	GST	Premium for 1 Policy with GST	Total Price
02	Group Personal Accident Insurance	119 person					

Scope of Work as per Annexure – I

Terms and Condition:-

1) **Scope of Work -** The successful bidder shall provide: Group Personal Accident Insurance. The policy shall cover the beneficiaries as per the schedule provided by AIIMS Raipur.

2) **Eligibility Criteria -** The bidder shall:
   - Be registered with IRDAI/ Registered Agent of Insurance Co.
   - Have a valid PAN and GST Registration.

   Government organizations commonly require IRDAI registration for such procurement.

3) **Documents to be Submitted-** The bidder shall submit:
   - Copy of IRDAI Registration Certificate / Registered Agent of Insurance Co.
   - PAN Card.
   - GST Registration Certificate. (if applicable)
   - Signed copy of NIQ.
   - Financial Quote.

4) **Financial Bid-** The quotation shall clearly indicate:
   - Premium for Group Personal Accident Policy.
   - GST applicable. (if applicable)
   - Total premium payable.

5) **Validity of Quotation:** The quotation shall remain valid for **90 days** from the date of opening.

6) **Evaluation:** The quotation fulfilling the eligibility criteria and offering the **lowest total premium (L-1)** for the required insurance coverage shall normally be considered for award, subject to acceptance by the Competent Authority.

7) General Terms & Conditions

1. AIIMS Raipur reserves the right to accept or reject any or all quotations without assigning any reason.
2. The Competent Authority reserves the right to increase or decrease the number of beneficiaries at the time of placement of order.
3. Payment shall be released after issuance of the policy and submission of all requisite documents, as per applicable rules.
4. Any dispute shall be subject to the jurisdiction of Raipur Courts.
5. The successful bidder shall issue the insurance policy within the stipulated time after receipt of Purchase Order/Work Order.

Stores Officer
AIIMS, Raipur (C.G.)

Annexure – I

SCOPE OF WORK

***PROJECT NAME**: "Effect of Immediate Kangaroo Mother Care on Neonatal Mortality and Culture-Positive Sepsis in Low-Birth-Weight Neonates in District Hospitals in Chhattisgarh: a stepped wedge clustered randomized trial." (**FUNDED BY:** BILL AND MELINDA GATES FOUNDATION)*

DEPARTMENT OF PAEDIATRICS, AIIMS RAIPUR

1. Introduction and Purpose

The All India Institute of Medical Sciences (AIIMS), Raipur is implementing the extramural research project titled **"Effect of Immediate Kangaroo Mother Care on Neonatal Mortality and Culture-Positive Sepsis in Low-Birth-Weight Neonates in District Hospitals in Chhattisgarh: A Stepped-Wedge Cluster Randomized Trial,"** funded by the **Bill & Melinda Gates Foundation (BMGF)**.

The project requires procurement of **Group Personal Accident Insurance (GPA)** services for personnel engaged under the project at AIIMS Raipur and various participating district hospitals across the State of Chhattisgarh.

The purpose of this Scope of Work (SoW) is to define the minimum technical, administrative, operational, and service requirements for procurement of **Group Personal Accident Insurance (GPA)** services through a competitive bidding process. The successful bidder may be either an eligible **Insurance Company licensed by the Insurance Regulatory and Development Authority of India (IRDAI)** or an **IRDAI-registered Insurance Intermediary** duly authorized to procure, arrange, service, and/or administer group insurance policies, as applicable under the prevailing regulatory framework.

The successful bidder shall be responsible for providing and/or facilitating comprehensive services in relation to the **GPA Policy**, including, as applicable, policy placement, issuance, administration, endorsements, addition and deletion of insured members, maintenance of member records, issuance of policy-related documents and certificates, claims facilitation and coordination, policy servicing, renewal support, regulatory compliance, and all other obligations specified in this Scope of Work and the applicable contract and policy documents.

Where the successful bidder is an **Insurance Intermediary**, the intermediary shall ensure that the GPA Policy is placed with an insurer duly licensed by the **Insurance Regulatory and Development Authority of India (IRDAI)** and shall be responsible for effective coordination between the Purchaser, the issuing insurer, the insured members, nominees, and other relevant stakeholders for the services falling within the intermediary's scope and regulatory authorization. The intermediary shall provide timely assistance and coordination throughout the policy period, including with respect to policy servicing, endorsements, claims-related facilitation, and other services specified in the Contract.

Where the successful bidder is the **issuing Insurance Company**, the Insurance Company shall be directly responsible for underwriting, issuance, administration, servicing, assessment and settlement of eligible claims, and all other obligations arising under the GPA Policy, in accordance with the terms and conditions of the Contract and the applicable policy documents.

The GPA Policy shall provide coverage against **accidental events and resulting insured consequences** as specified in the Scope of Work, the Contract, and the final policy document. The benefits may include, as applicable, **Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Temporary Total Disablement, and other accident-related benefits** specifically included in the procurement requirements and the final policy terms.

This Scope of Work establishes the **minimum requirements of the Purchaser** for the procurement of GPA services. The final GPA Policy and associated contractual arrangements shall be issued and administered in accordance with the applicable provisions of the **Insurance Act, 1938**, the **Insurance Regulatory and Development Authority Act, 1999**, applicable rules, regulations,
circulars, guidelines, and directions issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**, the underwriting and policy terms of the issuing insurer, and the mutually agreed terms finalized during the procurement process.

In the event of any conflict between the requirements specified in this Scope of Work and the applicable statutory or regulatory provisions, the applicable statutory and regulatory provisions shall prevail to the extent of such conflict.

Nothing contained in this document shall be construed as an obligation on the Purchaser to award the contract to any particular bidder. The Purchaser reserves the right to accept, reject, modify, negotiate, or cancel the procurement process, in whole or in part, at any stage, in accordance with the applicable procurement rules, institutional policies, and administrative requirements.

2. Definitions

For the purpose of this Scope of Work (SoW), unless the context otherwise requires, the following terms shall have the meanings assigned to them below:

2.1 Purchaser

"**Purchaser**" shall mean the **All India Institute of Medical Sciences (AIIMS), Raipur**, acting through the Principal Investigator (PI) and/or any other officer duly authorized for procurement, contract administration, and policy management under the iKMC Project.

2.2 Project

"**Project**" shall mean the extramural research project titled **"Effect of Immediate Kangaroo Mother Care on Neonatal Mortality and Culture-Positive Sepsis in Low-Birth-Weight Neonates in District Hospitals in Chhattisgarh: A Stepped-Wedge Cluster Randomized Trial,"** funded by the **Bill & Melinda Gates Foundation (BMGF)**.

2.3 Bidder

"**Bidder**" shall mean any eligible entity participating in the bidding process for procurement of **Group Personal Accident Insurance (GPA)** services under this Scope of Work.

2.4 Service Provider

"**Service Provider**" shall mean the successful bidder selected by the Purchaser through the prescribed procurement process for providing and/or facilitating the **Group Personal Accident Insurance (GPA)** services covered under this Scope of Work. The Service Provider may be either:

a) an **Insurance Company** licensed by the **Insurance Regulatory and Development Authority of India (IRDAI)**; or

b) an **Insurance Intermediary** registered with the **Insurance Regulatory and Development Authority of India (IRDAI)** and authorized, under the applicable regulatory framework, to arrange, service, or administer group insurance policies through an eligible insurer.

Wherever the term **Service Provider** is used in this document, it shall refer to the successful bidder, irrespective of whether the successful bidder is an Insurance Company or an Insurance Intermediary.

2.5 Insurance Company (Insurer)

"**Insurance Company**" or "**Insurer**" shall mean the IRDAI-licensed insurance company underwriting and issuing the **Group Personal Accident Insurance (GPA) Policy** to the Purchaser.

Where the successful bidder is an Insurance Intermediary, the term **"Insurer"** shall refer to the IRDAI-licensed insurance company with which the GPA Policy is ultimately placed.

2.6 Insurance Intermediary

"**Insurance Intermediary**" shall mean an entity registered with the **Insurance Regulatory and Development Authority of India (IRDAI)**, including an Insurance Broker or any other category of intermediary authorized under the applicable laws and regulations to solicit, procure, arrange, administer, service, or otherwise facilitate insurance policies.

2.7 Policy

"**Policy**" shall mean the **Group Personal Accident Insurance (GPA) Policy** issued by the Insurer pursuant to the award of the Contract, together with the applicable policy schedule, certificate(s), endorsements, terms and conditions, and other policy documents forming part thereof.

2.8 Insured Member

"**Insured Member**" shall mean any eligible employee or contractual personnel of the Project whose name has been approved by the Purchaser for inclusion under the **Group Personal Accident Insurance (GPA) Policy**, in accordance with the eligibility criteria and other applicable terms and conditions of the Contract and Policy.

2.9 Policy Period

"**Policy Period**" shall mean the period during which the **GPA Policy** remains valid and insurance coverage is in force, as specified in the policy schedule, including any extension or modification duly agreed upon and documented by the parties.

2.10 Endorsement

"**Endorsement**" shall mean any written amendment, addition, deletion, correction, substitution, or other modification to the GPA Policy issued by the Insurer during the currency of the Policy.

2.11 Claim

"**Claim**" shall mean any request or intimation submitted by or on behalf of an Insured Member, nominee, legal heir, or other authorized claimant, as applicable, seeking payment of an insured benefit arising from an accidental event covered under the **GPA Policy**, in accordance with the terms and conditions of the Policy.

2.12 Accidental Event

"**Accidental Event**" shall mean an unforeseen, sudden, external, violent, and visible event or occurrence resulting in bodily injury to an Insured Member, which is covered under the GPA Policy and meets the definition and conditions specified therein.

2.13 Insured Benefit

"**Insured Benefit**" shall mean any benefit payable under the GPA Policy as a result of a covered accidental event, including, as applicable, **Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Temporary Total Disablement**, or any other benefit specifically included in the Contract and the Policy.

2.14 Nominee

"**Nominee**" shall mean the person or persons nominated by an Insured Member to receive the applicable insurance benefit payable under the GPA Policy in the event of the Insured Member's accidental death, subject to the applicable laws, policy terms, and claim settlement requirements.

2.15 IRDAI

"**IRDAI**" shall mean the **Insurance Regulatory and Development Authority of India**, established under the Insurance Regulatory and Development Authority Act, 1999, together with all applicable rules, regulations, circulars, notifications, guidelines, and directions issued thereunder.

3. Scope of Procurement and Services

The Purchaser intends to procure comprehensive **Group Personal Accident Insurance (GPA)** services for eligible personnel engaged under the iKMC Project through a competitive bidding process.

3.1 Insurance Policy

The procurement shall include the following insurance policy for eligible project personnel:

a) Group Personal Accident Insurance (GPA)

The GPA Policy shall be issued and administered in accordance with the applicable provisions of the **Insurance Act, 1938**, the **Insurance Regulatory and Development Authority Act, 1999**, all applicable rules, regulations, circulars, guidelines, and directions issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**, and the underwriting norms and policy terms of the issuing Insurance Company.

3.2 Award of Contract

The Purchaser reserves the right to procure the **Group Personal Accident Insurance (GPA) Policy** from a Service Provider as may be considered appropriate based on the outcome of the bidding process, technical evaluation, financial evaluation, underwriting considerations, benefits and coverage offered, service capabilities, administrative convenience, regulatory requirements, or any other factor deemed appropriate by the Purchaser.

3.3 Nature of Procurement

For the **GPA Policy** procured under this Scope of Work, the successful bidder may be either:

a) an **Insurance Company** licensed by the **Insurance Regulatory and Development Authority of India (IRDAI)**; or

b) an **Insurance Intermediary** registered with the **Insurance Regulatory and Development Authority of India (IRDAI)** and duly authorized to arrange, service, or administer group insurance through an eligible Insurance Company.

Where the successful bidder is an Insurance Intermediary, the GPA Policy shall be issued by an **IRDAI-licensed Insurance Company**. The Service Provider shall remain responsible for fulfilling all contractual obligations assigned under this Scope of Work, including coordination with the Insurance Company for timely policy issuance, endorsements, member additions and deletions, policy servicing, claims facilitation, renewal support, and regulatory compliance.

3.4 Independent Administration of the Policy

The Service Provider shall be independently responsible for all contractual, operational, administrative, and service obligations pertaining to the **Group Personal Accident Insurance (GPA) Policy** awarded to it by the Purchaser.

The Service Provider shall ensure timely and effective administration, servicing, claims processing, coordination, and fulfilment of all obligations arising under the GPA Policy, in accordance with the terms and conditions of the Contract and the applicable policy documents.

The performance or non-performance of any other service provider, agency, insurer, or third party engaged by the Purchaser for any other insurance policy or service shall not affect, limit, or relieve the Service Provider of its contractual obligations and responsibilities under the GPA Policy.

3.5 Scope of Insurance Services

The scope of procurement shall include, but shall not be limited to, the following services:

- Placement and issuance of the GPA Policy;
- Policy administration and servicing throughout the policy period;
- Addition, deletion, substitution, and modification of insured members through appropriate endorsements;
- Issuance of endorsements, amendments, certificates, and policy modifications;
- Maintenance and timely updating of insured member records;
- Premium administration and applicable pro-rata adjustments arising from addition or deletion of insured members;
- Claims intimation, coordination, facilitation, assessment, processing, and settlement support;
- Assistance to insured members, nominees, legal heirs, or other authorized claimants, as applicable, in relation to claim procedures and documentation;

- Coordination with the Insurer for timely assessment and settlement of eligible claims arising from covered accidental events;
- Assistance in obtaining and submitting required documents relating to accidental death, permanent disability, temporary disability, or other insured events, as applicable under the Policy;
- Provision of policy certificates, identification cards, or other evidence of coverage, wherever applicable;
- Assistance to insured members regarding policy coverage, insured benefits, exclusions, claim procedures, and other policy-related matters;
- Renewal support and continuity of insurance benefits, wherever permissible;
- Appointment of a dedicated relationship manager or nodal officer for coordination with the Purchaser; and
- All other incidental services necessary for the efficient administration and servicing of the GPA Policy.

3.6 Minimum Requirements

The requirements specified in this Scope of Work represent the Purchaser's minimum requirements. The successful Service Provider shall provide all services, documentation, coordination, professional assistance, and administrative support reasonably required for the successful implementation and administration of the **GPA Policy**, whether or not each activity is expressly specified herein,
provided such activities are customary and incidental to professional group personal accident insurance services.

3.7 No Commitment to Award or Renewal

Nothing contained in this Scope of Work shall be construed as a commitment by the Purchaser to award the **GPA Policy** to any bidder.

Similarly, procurement under this Scope of Work shall not guarantee renewal of the GPA Policy beyond the applicable policy period. Any renewal or extension shall be subject to satisfactory performance of the Service Provider, continued availability of project funding, administrative approval of the Purchaser, applicable procurement procedures, and the prevailing regulatory framework.

4. Eligibility of Bidder

To be eligible for participation in the bidding process, the bidder shall satisfy the following minimum eligibility requirements:

4.1 Eligible Bidders

The bidder shall be either:

a) an **Insurance Company** licensed by the **Insurance Regulatory and Development Authority of India (IRDAI)** to undertake General Insurance business in India and authorized to offer the relevant personal accident insurance product; or

b) an **Insurance Intermediary** registered with the **Insurance Regulatory and Development**

Authority of India (IRDAI) and authorized to solicit, procure, arrange, or service group personal accident insurance policies in accordance with the applicable regulations.

4.2 Valid Registration and Authorization

The bidder shall possess all valid licenses, registrations, approvals, and statutory authorizations required under the Applicable Law to provide the services contemplated under this Scope of Work throughout the Contract Period.

The bidder shall ensure that all such registrations, licenses, and approvals remain valid during the currency of the Contract and shall promptly notify the Purchaser of any suspension, cancellation, modification, or material change affecting its authorization to provide the contracted services.

4.3 Insurance Company Requirements

Where the bidder is an Insurance Company, it shall:

a) hold a valid license issued by the **Insurance Regulatory and Development Authority of India (IRDAI)** to undertake the relevant class of insurance business;

b) be legally authorized to issue and administer **Group Personal Accident Insurance** policies in India;

c) comply with all applicable statutory and regulatory requirements governing insurance business, personal accident insurance products, policy servicing, and claims settlement in India; and

d) maintain adequate arrangements and infrastructure for policy administration, member servicing, accident claim processing, claim assessment, settlement, and grievance handling, as applicable to the Policy.

4.4 Insurance Intermediary Requirements

Where the bidder is an Insurance Intermediary, it shall:

a) possess a valid Certificate of Registration issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**;

b) be duly authorized, under the applicable regulatory framework, to arrange **Group Personal Accident Insurance** policies through an eligible IRDAI-licensed Insurance Company;

c) clearly identify the proposed Insurance Company at the time of submission of the financial proposal or before award of the Contract, if required by the Purchaser; and

d) remain responsible for coordination, policy administration, servicing, endorsements, member management, claims facilitation, communication, and fulfilment of all obligations assigned under this Scope of Work.

4.5 Statutory Compliance

The bidder shall comply with all applicable Acts, rules, regulations, notifications, circulars, guidelines, and directions issued by the **Government of India, the Insurance Regulatory and Development Authority of India (IRDAI), and any other competent statutory authority** governing the procurement, issuance, administration, servicing, and claims settlement of the GPA Policy.

4.6 Required Documents

The bidder shall submit self-attested copies of the following documents along with the technical bid, wherever applicable:

a) Certificate of Incorporation/Registration;

b) Permanent Account Number (PAN);

c) Goods and Services Tax (GST) Registration Certificate;

d) Valid IRDAI License or Certificate of Registration, as applicable;

e) Authorization of the signatory submitting the bid;

f) Documentary evidence of authorization to offer or arrange Group Personal Accident Insurance services, wherever applicable; and

g) Any other document required under the bidding documents or applicable law.

4.7 Disqualification

Without prejudice to any other provisions of this Scope of Work, the Purchaser reserves the right to reject the bid of any bidder who:

a) does not satisfy the eligibility requirements specified herein;

b) submits false, misleading, or incomplete information;

c) fails to possess the statutory licenses or approvals required for providing or arranging the proposed GPA services;

d) is debarred, blacklisted, or prohibited by any Government Department, Public Sector Undertaking, Autonomous Body, Regulatory Authority, or any Court of competent jurisdiction from participating in public procurement; or

e) fails to comply with any material requirement of the bidding documents.

4.8 Right of Verification

The Purchaser reserves the right to verify any information, document, declaration, license, registration, or credential submitted by the bidder at any stage of the procurement process. Submission of false or misleading information may result in rejection of the bid, cancellation of the award, or termination of the Contract, without prejudice to any other legal or contractual remedies available to the Purchaser.

4.9 Purchaser's Right to Seek Clarifications

The Purchaser reserves the right to seek additional information, documentary evidence, presentations, or clarifications from any bidder for the purpose of evaluating technical capability, **GPA policy features, coverage and benefits, claims administration capabilities, service commitments**, or compliance with the requirements of this Scope of Work.

Submission of such clarifications shall not create any obligation on the Purchaser to accept the bid or award the Contract.

5. Project Background

The All India Institute of Medical Sciences (AIIMS), Raipur is implementing the extramural research project titled **"Effect of Immediate Kangaroo Mother Care on Neonatal Mortality and Culture-Positive Sepsis in Low-Birth-Weight Neonates in District Hospitals in Chhattisgarh: A Stepped-Wedge Cluster Randomized Trial,"** funded by the **Bill & Melinda Gates Foundation (BMGF)**.

The project is being implemented across AIIMS Raipur and multiple district hospitals in the State of Chhattisgarh and involves multidisciplinary personnel engaged in clinical research, field implementation, laboratory activities, data management, project coordination, and administrative support.

To promote employee welfare and provide **financial protection against covered accidental events and the resulting insured consequences**, the Purchaser proposes to procure **Group Personal Accident Insurance (GPA)** for eligible personnel engaged under the Project.

The GPA services are being procured for an initial policy period of **one (1) year**. Subject to satisfactory performance of the Service Provider, continued availability of project funding, administrative approval by the Purchaser, applicable procurement procedures, and the prevailing regulatory framework, the Purchaser may, at its sole discretion, consider renewal of the GPA Policy for subsequent policy periods. Nothing contained in this Scope of Work shall be construed as creating any obligation on the Purchaser to renew or extend the Contract beyond the initial policy period.

The Project is expected to continue for approximately **four (4) years** for personnel stationed at AIIMS Raipur and approximately **three and a half (3.5) years** for personnel deployed at participating district hospitals. However, the Project duration may be modified based on funding availability, operational requirements, administrative decisions, directions of the sponsoring agency, or other factors beyond the control of the Purchaser.

The Project staffing pattern is dynamic in nature. During the course of Project implementation, employees may be recruited, transferred, substituted, relieved, resign, complete their contractual tenure, or otherwise cease to be associated with the Project. Accordingly, the GPA arrangement shall support **dynamic member management** through additions, deletions, substitutions, corrections, and other policy endorsements in accordance with the applicable policy terms, underwriting practices, and regulatory provisions.

The information provided in this Scope of Work regarding Project duration, staffing pattern, anticipated number of insured members, and operational requirements is intended solely to assist bidders in preparing their proposals. Such information is indicative in nature and shall not be construed as a guarantee of the number of insured members, premium volume, contract value, policy renewals, or Contract duration.

The Purchaser reserves the right to modify the Project requirements, staffing strength, **GPA coverage requirements**, or policy administration arrangements at any time in accordance with funding availability, administrative requirements, applicable laws, and directions issued by the competent authority.

6. Staff Details

Insurance coverage under this Scope of Work shall be extended to eligible personnel engaged under the Project in accordance with the eligibility criteria and applicable terms and conditions of the **GPA Policy**.

The Project currently has personnel deployed at AIIMS Raipur and various participating district hospitals across the State of Chhattisgarh. The present staff strength eligible for **GPA coverage** and the sanctioned Project strength are summarized below:

Designation	**Posting Location**	**Sanctioned Strength**

Senior Research Officer	AIIMS Raipur	2
Research Officer	District Hospitals	10
Senior Research fellow	AIIMS Raipur	2
Research Nurse	District Hospitals	80
Lab Technician	AIIMS Raipur	1
Data Entry Operator	AIIMS Raipur and District Hospitals	12
Field Worker	District Hospitals	12
Total		**119**

6.1 Locations of Deployment and Staff Strength

The personnel covered under the proposed Group Personal Accident Insurance (GPA) Policy may be stationed at AIIMS Raipur, participating district hospitals, laboratories, field locations, or any other Project location approved by the Purchaser from time to time.

The staffing pattern under the Project is dynamic in nature. During the Policy Period, personnel may be recruited, relieved, transferred, substituted, resign, complete their contractual tenure, or otherwise cease to be associated with the Project. Consequently, the number of insured members may vary during the currency of the Policy.

The sanctioned Project strength of 119 personnel represents the maximum approved staffing capacity under the current Project approval. However, the actual number of insured members at any point during the Policy Period shall depend upon the operational requirements of the Project, recruitment status, staff attrition, administrative decisions, funding availability, and other relevant factors.

The information provided in this section is indicative and is intended solely to assist bidders in preparing their proposals. The Purchaser does not guarantee that all sanctioned positions will be filled during the Policy Period, nor does it guarantee any minimum number of insured members, premium volume, or Contract value.

The Purchaser reserves the right to increase or decrease the number of insured members, modify the staffing pattern, or revise the deployment of personnel in accordance with Project requirements, funding availability, administrative decisions, applicable laws, and directions issued by the
competent authority.

7. Policy Coverage Requirements

The Group Personal Accident Insurance (GPA) Policy procured under this Scope of Work shall provide insurance coverage to eligible personnel engaged under the Project in accordance with the
applicable Policy terms and conditions, underwriting norms of the issuing Insurance Company, and the prevailing provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999, and all applicable rules, regulations, circulars, notifications, guidelines, and directions issued by the Insurance Regulatory and Development Authority of India (IRDAI).

The policy coverage requirements specified in this Scope of Work represent the Purchaser's minimum and/or preferred requirements, as specifically indicated, and are intended to facilitate submission of competitive and technically responsive proposals by the bidders. Eligible Members

Insurance coverage shall be extended to all eligible personnel engaged under the Project whose names are communicated by the Purchaser for inclusion under the GPA Policy.

Eligible personnel may be stationed at AIIMS Raipur, participating district hospitals, laboratories, field locations, or any other Project location approved by the Purchaser from time to time.

7.1 Group Personal Accident Insurance Coverage

The Purchaser intends to procure a comprehensive Group Personal Accident Insurance (GPA) Policy for eligible Project personnel.

The required and/or preferred coverage requirements, insured benefits, eligibility conditions, exclusions, limits, deductibles, accident-related benefits, disability benefits, claim-related provisions, and other technical specifications relating to the GPA Policy are provided separately in Annexure-I, which shall form an integral part of this Scope of Work.

7.2 Uniformity of Coverage

The Insurance Company shall ensure that all eligible personnel covered under the same GPA Policy receive uniform policy benefits, terms, conditions, and coverage, unless otherwise approved by the Purchaser or specifically required under applicable underwriting guidelines or regulatory provisions.

No eligible employee shall be denied coverage solely on the basis of designation, place of posting, gender, marital status, or employment category, except where such restriction is expressly permitted or required under applicable law, regulatory provisions, or the agreed terms of the GPA Policy.

7.3 Interpretation of Coverage Requirements

The insurance benefits, coverage requirements, policy features, and technical specifications contained in Annexure-I represent the Purchaser's requirements for the proposed GPA Policy.

The Purchaser acknowledges that the final GPA Policy shall be issued in accordance with the underwriting practices of the issuing Insurance Company, the applicable provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999, and all applicable rules, regulations, circulars, notifications, guidelines, and directions issued by the IRDAI.

Accordingly, any deviation from the specified requirements shall require prior consideration and acceptance by the Purchaser and shall not be treated as accepted merely by submission of a bid. Any accepted deviation shall be clearly identified in the bidder's proposal and appropriately incorporated into the final contractual and policy documents.

7.4 Alternative or Enhanced Proposals

Bidders may propose alternative or enhanced policy benefits, additional value-added services, digital facilities, accident assistance services, or other improvements over and above the requirements specified in Annexure-I, provided that such proposals comply with the applicable regulatory framework and do not materially compromise the intended scope of GPA coverage.

The Purchaser shall have the sole discretion to accept or reject any such alternative or enhanced proposal during the technical evaluation and finalization of the Policy.

7.5 Finalization of Policy Terms

The final policy wording, schedule of benefits, exclusions, limits, deductibles, endorsements, premium, and all other terms and conditions of the GPA Policy shall be finalized between the Purchaser and the respective Service Provider prior to issuance of the Policy.

The final Policy shall be subject to underwriting approval by the issuing Insurance Company, the applicable regulatory framework, and the mutually agreed contractual terms.

8. Floating Membership and Dynamic Employee Inclusion

Considering the dynamic nature of Project staffing, the GPA Policy shall support addition, deletion, substitution, and modification of insured members during the Policy Period in accordance with the applicable Policy provisions, underwriting norms, and regulatory requirements.

8.1 Dynamic Membership

The Purchaser may, from time to time, request inclusion, deletion, substitution, correction, or modification of insured members based on Project requirements, recruitment status, staff attrition, transfers, administrative decisions, or any other operational requirement.

The Service Provider shall facilitate such changes through appropriate endorsements and policy administration processes in accordance with the applicable Policy terms and conditions.

8.2 Addition of Members

Newly recruited or newly eligible personnel may be added to the GPA Policy during the Policy Period upon submission of the required details by the Purchaser and completion of any formalities required under the applicable Policy.

Coverage for newly added members shall commence in accordance with the terms of the Policy, the applicable endorsement, and the underwriting requirements of the issuing Insurance Company.

8.3 Deletion of Members

The Purchaser may request deletion of insured members who resign, retire, are relieved from service, complete their contractual tenure, are transferred out of the Project, or otherwise cease to be eligible for coverage.

8.4 Substitution of Members

Where permitted under the applicable GPA Policy provisions and underwriting norms, the Purchaser may request substitution of insured members during the Policy Period.

The Service Provider shall facilitate such substitutions in accordance with the applicable Policy terms, underwriting requirements, and regulatory provisions.

8.5 Premium Adjustments

Premium adjustments arising from additions, deletions, substitutions, or other modifications of insured members shall be calculated in accordance with the applicable GPA Policy provisions, underwriting norms, and regulatory requirements.

Where permitted under the applicable Policy, such adjustments may be made on a pro-rata basis.

The Service Provider shall clearly specify the methodology for calculation of premium adjustments, additional premium requirements, credits, refunds, or any other financial implications arising from Policy endorsements.

8.6 Endorsements

All additions, deletions, substitutions, corrections, and other modifications relating to insured members shall be recorded through formal endorsements issued by the issuing Insurance Company.

The Service Provider shall ensure timely processing and issuance of such endorsements upon receipt of complete information and documentation from the Purchaser.

8.7 No Guarantee of Membership Volume

The Purchaser does not guarantee any minimum number of insured members during the Policy Period.

The number of insured members may increase or decrease based on Project requirements, recruitment activities, staff turnover, funding availability, administrative decisions, or other operational factors.

The figures provided in this Scope of Work are indicative and intended solely to assist bidders in preparing their proposals.

8.8 Maximum Sanctioned Strength

The currently approved maximum Project strength is **119 personnel**.

However, inclusion of personnel under the GPA Policy shall be limited to eligible members communicated by the Purchaser from time to time and shall remain subject to the applicable Policy provisions, underwriting requirements, and administrative approvals.

8.9 Continuity of Coverage

The Service Provider shall take all reasonable measures to ensure continuity of coverage for eligible insured members during additions, deletions, substitutions, and other Policy administration
activities, subject to the applicable Policy provisions, underwriting requirements, and regulatory requirements.

9. Policy Administration

The Service Provider shall ensure efficient, transparent, and timely administration of the **GPA Policy** throughout the Policy Period in accordance with the applicable Policy terms and conditions, contractual obligations, underwriting requirements, and the prevailing rules, regulations, circulars, guidelines, and directions issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**.

9.1 Policy Issuance

The Service Provider shall ensure issuance and delivery of the GPA Policy, policy schedule, certificate(s) of insurance, and all related policy documents within the timelines mutually agreed upon between the Purchaser and the Service Provider after completion of all necessary formalities.

Where the successful bidder is an Insurance Intermediary, it shall coordinate with the issuing Insurance Company to ensure timely issuance of the GPA Policy and delivery of all applicable policy documents to the Purchaser.

9.2 Dedicated Nodal Officer

The Service Provider shall designate a dedicated **Relationship Manager, Nodal Officer, or authorized representative** for coordination with the Purchaser throughout the Policy Period.

The designated representative shall act as the single point of contact for matters relating to policy administration, member additions and deletions, endorsements, claims coordination, renewals, grievance resolution, and other GPA-related activities.

Any change in the designated representative shall be communicated promptly to the Purchaser.

9.3 Policy Documentation

The Service Provider shall provide the Purchaser with all policy-related documents, including but not limited to:

- Policy Schedule;
- Master Policy Document;
- Certificates of Insurance, wherever applicable;
- Endorsements;
- Premium Invoices;
- Tax Invoices;
- Premium Receipts;
- Claim Forms and related formats;
- Details of the designated Relationship Manager/Nodal Officer; and
- Any other document reasonably required for effective administration and servicing of the GPA Policy.

The Service Provider shall also provide soft copies of all documents wherever feasible.

9.4 Member Administration

The Service Provider shall facilitate timely processing of:

- Addition of members;
- Deletion of members;
- Substitution of members;
- Correction of member details;
- Changes in nominee details;
- Issuance of endorsements; and
- Any other Policy modifications requested by the Purchaser.

Such requests shall be processed in accordance with the applicable GPA Policy provisions, underwriting requirements, and regulatory framework.

Such deletions shall be processed through the applicable endorsement procedures and shall take effect in accordance with the terms and conditions of the GPA Policy.

9.5 Policy Records

The Service Provider shall maintain complete and accurate records relating to administration of the GPA Policy, including:

- Member enrolment records;
- Endorsement history;
- Premium adjustment records;
- Policy servicing records;
- Claims intimation, coordination, and servicing records; and
- Any other records necessary for proper administration of the GPA Policy.

The Purchaser may request copies of such records whenever considered necessary for administrative, financial, audit, or regulatory purposes.

9.6 Periodic Reports

Upon request by the Purchaser, the Service Provider shall furnish **GPA Policy administration reports**, including, wherever applicable:

- Current list of insured members;
- Details of additions and deletions;
- Pending endorsement requests;
- Premium adjustment statements;
- Claim status summaries;
- Outstanding administrative issues; and
- Any other information reasonably required by the Purchaser for administration, monitoring, audit, or review of the GPA Policy.

9.7 Communication and Coordination

The Service Provider shall maintain regular communication with the Purchaser to ensure smooth and effective administration of the **GPA Policy**.

All official communications relating to policy administration, endorsements, claims, renewals, invoices, premium adjustments, and other contractual matters shall be made through the authorized representatives designated by both parties.

Electronic communication through official e-mail shall be considered a valid mode of communication unless otherwise required under Applicable Law or the Policy conditions.

9.8 Administrative Support

The Service Provider shall extend all reasonable administrative assistance required for efficient implementation and management of the **GPA Policy** throughout the Policy Period.

Such assistance shall include guidance regarding policy provisions, insured benefits, coverage and exclusions, documentation requirements, endorsement procedures, accident claim processes, claim

documentation, renewal formalities, regulatory changes, and any other matter relating to administration of the GPA Policy.

9.9 Regulatory Compliance in Policy Administration

All GPA Policy administration activities shall be carried out in accordance with the applicable provisions of the **Insurance Act, 1938**, the **Insurance Regulatory and Development Authority Act, 1999**, the applicable Policy terms and conditions, and the prevailing rules, regulations, circulars, notifications, guidelines, and directions issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**.

10. Service Provider Responsibilities

The Service Provider shall be responsible for providing efficient, professional, and timely **GPA insurance services** throughout the Policy Period in accordance with the terms of the Contract, the applicable GPA Policy, the prevailing regulatory framework, and this Scope of Work.

10.1 General Responsibilities

The Service Provider shall:

a) Provide and administer the GPA insurance services covered under this Scope of Work in a professional, transparent, and efficient manner.

b) Ensure continuous coordination with the Purchaser throughout the Policy Period.

c) Perform all contractual obligations with due care, skill, diligence, and good industry practice.

d) Comply with all applicable laws, statutory requirements, regulatory provisions, and contractual obligations.

e) Promptly inform the Purchaser of any matter that may materially affect the GPA coverage, claims, policy servicing, or administration of the Policy.

10.2 Policy Servicing

The Service Provider shall ensure effective servicing of the GPA Policy, including but not limited to:

a) Policy issuance and delivery.

b) Policy administration and servicing.

c) Member enrolment and policy endorsements.

d) Addition, deletion, substitution, and correction of member details.

e) Updating of nominee details, wherever applicable.

f) Renewal coordination.

g) Premium administration and adjustment.

h) Assistance in interpretation of policy provisions, insured benefits, exclusions, and applicable limits.

i) Resolution of policy-related queries raised by the Purchaser or, where applicable, assistance in resolving queries raised by insured members or authorized claimants.

j) Coordination and facilitation of claims arising from covered accidental events in accordance with the applicable Policy terms.

10.3 Coordination with the Purchaser

The Service Provider shall maintain regular coordination with the Purchaser regarding all matters relating to the GPA Policy.

The Service Provider shall nominate a dedicated **Relationship Manager, Nodal Officer, or other authorized representative** for coordination throughout the Policy Period.

The designated representative shall remain accessible during normal business hours and shall respond to communications from the Purchaser within a reasonable time.

10.4 Compliance with Policy Terms

The Service Provider shall ensure that all services are rendered strictly in accordance with:

- the GPA Policy;
- this Scope of Work;
- the executed Contract;
- applicable underwriting requirements;
- applicable statutory provisions; and
- the prevailing rules, regulations, circulars, notifications, guidelines, and directions issued by the **IRDAI**.

10.5 Documentation

The Service Provider shall provide all documents, records, certificates, endorsements, invoices, premium receipts, reports, declarations, claim forms and claim-related records, and other documentation reasonably required by the Purchaser for administration, monitoring, audit, or review of the GPA Policy.

Wherever feasible, documents shall also be provided in electronic format.

10.6 Professional Assistance

The Service Provider shall provide necessary professional guidance to the Purchaser regarding:

- Policy interpretation;
- Coverage and insured benefit provisions;
- Endorsement procedures;
- Member administration;

- Nominee-related requirements;
- Documentation requirements;
- Accident claim procedures and requirements;
- Claim assessment and settlement processes;
- Regulatory changes;
- Renewal requirements; and
- Other matters relating to administration and servicing of the GPA Policy.

10.7 Regulatory Updates

Where any amendment to Applicable Law, regulations, circulars, notifications, or IRDAI guidelines materially affects the **GPA Policy** or its administration, the Service Provider shall promptly inform the Purchaser and advise on the consequential changes required for continued compliance.

10.8 Cooperation During Audit and Inspection

The Service Provider shall extend reasonable cooperation during any audit, inspection, financial review, administrative review, or regulatory verification relating to the **GPA Policy**.

Upon request by the Purchaser, the Service Provider shall furnish relevant documents and information required for audit, utilization certificates, financial reporting, sponsor review, or compliance verification, subject to applicable confidentiality and data protection requirements.

10.9 Good Faith and Fair Dealing

The Service Provider shall act in good faith and maintain fairness, transparency, and professional integrity in all dealings with the Purchaser, insured members, nominees, legal heirs, and other authorized claimants throughout the Contract Period.

10.10 Responsibility for Performance

The Service Provider shall remain responsible for satisfactory performance of all obligations assigned under this Scope of Work.

Where any activity is performed through another entity, including the issuing Insurance Company or any other authorized third party, the Service Provider shall continue to remain responsible, to the extent of its contractual obligations, for ensuring timely and satisfactory performance of the services undertaken under the Contract.

10.11 Limitation of Responsibilities

The responsibilities specified in this section are of a general nature and shall apply to the successful Service Provider.

Additional responsibilities specifically applicable to the issuing Insurance Company or the Insurance Intermediary, as the case may be, are provided in the subsequent sections of this Scope of Work and shall be read in conjunction with the provisions contained herein.

11. Insurance Company Responsibilities

The following responsibilities shall apply to the issuing **Insurance Company**, irrespective of whether the GPA Policy is procured directly by the Purchaser or through an Insurance Intermediary.

11.1 Policy Issuance

The Insurance Company shall issue the **GPA Policy** in accordance with the approved quotation, accepted terms and conditions, applicable underwriting norms, and the prevailing provisions of the **Insurance Act, 1938**, the **Insurance Regulatory and Development Authority Act, 1999**, and the applicable rules, regulations, circulars, notifications, guidelines, and directions issued by the **IRDAI**.

The Insurance Company shall ensure that the Policy accurately reflects the coverage, sum insured, insured benefits, premium, endorsements, exclusions, limits, and other contractual terms mutually agreed upon between the parties.

11.2 Underwriting

The Insurance Company shall carry out underwriting in accordance with its approved underwriting policies and applicable regulatory requirements.

Any deviation from the coverage requirements specified in this Scope of Work or its annexures shall be clearly communicated to the Purchaser prior to issuance of the GPA Policy and shall be subject to the Purchaser's acceptance where such acceptance is required under the procurement or contractual terms.

11.3 Insurance Coverage

The Insurance Company shall provide GPA coverage to all eligible members communicated by the Purchaser in accordance with the Policy terms, underwriting requirements, and applicable regulatory provisions.

Coverage shall commence and cease in accordance with the provisions of the GPA Policy and applicable endorsements.

11.4 Endorsements

The Insurance Company shall issue all endorsements relating to additions, deletions, substitutions, corrections, nominee details, or other Policy modifications requested by the Purchaser, subject to completion of the prescribed formalities and compliance with the applicable Policy conditions.

11.5 Policy Documents

The Insurance Company shall issue and provide all Policy-related documents, including but not limited to:

- Master Policy;
- Policy Schedule;
- Certificates of Insurance, wherever applicable;
- Endorsements;
- Premium Receipts;
- Tax Invoices;
- Certificates/cards or other evidence of coverage, wherever applicable;

- Claim Forms and related claim documentation;
- Details of the applicable claim reporting mechanism; and
- Other Policy documents required under applicable regulations or reasonably required by the Purchaser.

11.6 Accident Claim Administration

The Insurance Company shall establish and maintain an appropriate mechanism for receiving, registering, processing, assessing, and settling claims arising from covered accidental events under the GPA Policy.

The Insurance Company shall provide appropriate assistance and guidance regarding claim intimation, documentation, submission of supporting records, assessment requirements, and other formalities applicable to accidental death, permanent disability, temporary disability, or other insured benefits covered under the Policy.

Where any authorized third party is appointed for claim-related administration, the Insurance Company shall ensure appropriate coordination and oversight in accordance with the Policy and applicable regulatory requirements.

11.7 Claim Assessment and Settlement

The Insurance Company shall examine, assess, process, approve, partially approve, or repudiate claims strictly in accordance with the applicable GPA Policy terms and conditions and the prevailing regulatory framework.

Any repudiation, partial settlement, or denial of a claim shall be supported by a written explanation clearly stating the relevant grounds and applicable Policy provisions.

The Insurance Company shall ensure that eligible claims are processed and settled within the timelines prescribed under Applicable Law and the applicable Policy conditions.

11.8 Premium Administration

The Insurance Company shall calculate premiums, applicable taxes, pro-rata adjustments, refunds, credits, and other financial transactions in accordance with the applicable GPA Policy provisions, underwriting norms, and regulatory requirements.

The Insurance Company shall provide appropriate supporting statements or documentation for premium adjustments, endorsements, refunds, credits, or additional premium requirements upon request by the Purchaser.

11.9 Regulatory Compliance

The Insurance Company shall maintain all licenses, approvals, registrations, and statutory authorizations required to conduct insurance business in India and to underwrite and administer Group Personal Accident Insurance throughout the contract period.

The Insurance Company shall comply with all applicable laws, regulations, circulars, notifications, and guidelines governing Group Personal Accident Insurance and the administration and settlement of accident-related claims.

11.10 Record Maintenance

The Insurance Company shall maintain complete and accurate records relating to GPA Policy issuance, endorsements, insured member enrolment, premium administration, accident claims, renewals, and other GPA Policy administration activities in accordance with applicable statutory and regulatory requirements.

Such records shall be made available to the Purchaser whenever reasonably required for audit, financial reporting, administrative review, or regulatory compliance, subject to applicable confidentiality and data protection obligations.

11.11 Cooperation with the Purchaser

The Insurance Company shall extend all reasonable cooperation to the Purchaser for efficient administration of the GPA Policy, timely resolution of policy-related matters and accident claims, and compliance with contractual and regulatory requirements throughout the policy period.

12. Responsibilities of Insurance Intermediaries (Where Applicable)

The provisions contained in this section shall apply only where the successful bidder is an Insurance Intermediary. These responsibilities shall be in addition to the general responsibilities specified elsewhere in this Scope of Work and shall not relieve the issuing Insurance Company of its obligations under the GPA Policy.

12.1 Policy Placement

The Insurance Intermediary shall arrange placement of the GPA Policy with an Insurance Company duly licensed by the Insurance Regulatory and Development Authority of India (IRDAI) to

underwrite Group Personal Accident Insurance business.

The Insurance Intermediary shall ensure that the GPA Policy issued by the Insurance Company conforms to the terms accepted by the Purchaser and the applicable provisions of this Scope of Work.

12.2 Single Point of Contact

The Insurance Intermediary shall act as the primary point of contact between the Purchaser and the issuing Insurance Company throughout the policy period.

The Insurance Intermediary shall coordinate all matters relating to GPA Policy administration, endorsements, accident claims, renewals, premium administration, documentation, and policy servicing.

12.3 Coordination and Policy Administration

The Insurance Intermediary shall coordinate with the Insurance Company to facilitate:

a) timely issuance of the GPA Policy;

b) issuance and processing of endorsements;

c) addition, deletion, substitution, and correction of insured members;

d) renewal of the GPA Policy, where applicable;

e) premium adjustments;

f) issuance and delivery of GPA Policy documentation; and

g) any other administrative activity necessary for efficient implementation and servicing of the GPA Policy.

12.4 Claims Facilitation

The Insurance Intermediary shall facilitate efficient processing of GPA claims by coordinating, as applicable, between the Purchaser, insured members, nominees, legal heirs or other authorized claimants, and the issuing Insurance Company.

The Insurance Intermediary shall provide necessary guidance regarding claim intimation, claim procedures, documentation requirements, medical or other supporting documents required for assessment, accident-related evidence, and claim status until final settlement or closure of the claim.

The Insurance Intermediary shall not alter, delay, reject, approve, or settle any GPA claim unless expressly authorized under the applicable regulatory framework or by the issuing Insurance Company.

12.5 Assistance to Insured Members and Claimants

The Insurance Intermediary shall extend reasonable assistance to insured members, nominees, legal heirs, or other authorized claimants, as applicable, regarding:

- GPA Policy benefits;
- interpretation of GPA Policy provisions;
- claim intimation procedures;
- claim documentation;
- claim submission and processing;
- documentation relating to accidental death or disability claims;
- grievance redressal; and
- other GPA Policy-related queries.

12.6 Communication and Reporting

The Insurance Intermediary shall maintain regular communication with the Purchaser and provide updates regarding:

- GPA Policy issuance;
- endorsement status;
- pending policy administration requests;
- accident claim status;
- premium adjustments;

- renewal activities; and
- any material developments affecting the administration or servicing of the GPA Policy.

The Insurance Intermediary shall promptly communicate any regulatory or operational developments that may affect the administration of the GPA Policy or processing of accident claims.

12.7 Professional Advice

The Insurance Intermediary shall provide impartial professional advice to the Purchaser regarding:

- GPA Policy administration;
- interpretation of GPA Policy provisions;
- available Group Personal Accident Insurance options;
- regulatory changes;
- relevant market developments; and
- other matters relating to the effective administration and servicing of the GPA Policy.

Such advice shall be provided in the best interest of the Purchaser and in accordance with applicable provisions, regulations, and guidelines of the Insurance Regulatory and Development Authority of India (IRDAI).

12.8 Performance Responsibility

The Insurance Intermediary shall exercise due diligence in coordinating with the issuing Insurance Company to ensure timely and satisfactory delivery of services under this Scope of Work.

Where any deficiency in service is attributable to the acts or omissions of the Insurance Intermediary, the Insurance Intermediary shall remain responsible to the Purchaser for such deficiency, without prejudice to the obligations of the issuing Insurance Company under the GPA Policy.

12.9 Regulatory Compliance

The Insurance Intermediary shall maintain a valid Certificate of Registration issued by the Insurance Regulatory and Development Authority of India (IRDAI) throughout the contract period and shall comply with all applicable laws, regulations, circulars, notifications, and guidelines governing insurance intermediaries in India and applicable to Group Personal Accident Insurance business.

12.10 Cooperation with the Insurance Company

The Insurance Intermediary shall maintain effective coordination with the issuing Insurance Company to ensure uninterrupted GPA Policy administration, timely servicing of requests, efficient accident claim facilitation, and compliance with all contractual obligations throughout the policy period.

13. Claims Management and Service Levels

The Service Provider and the issuing Insurance Company, as applicable, shall ensure efficient, transparent, and timely management of claims under the GPA Policy throughout the policy period, in accordance with the applicable policy terms and conditions, prevailing regulatory framework, and provisions of this Scope of Work.

13.1 Claims Administration

The Service Provider shall establish an efficient mechanism for registration, coordination, monitoring, and facilitation of claims submitted under the GPA Policy.

The issuing Insurance Company shall examine, assess, and process all GPA claims in accordance with the applicable policy terms and conditions, underwriting provisions, and prevailing rules, regulations, circulars, notifications, and guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

13.2 Claim Intimation

The Service Provider shall provide appropriate channels for submission of GPA claim intimation, including contact details of the designated Relationship Manager or Nodal Officer and/or designated claims helpdesk, as applicable.

The Service Provider shall acknowledge receipt of claim intimation and extend necessary assistance regarding claim documentation, supporting records, medical documents, accident-related documents, and other requirements applicable to the claim.

13.3 Claims Facilitation

The Service Provider shall provide reasonable assistance to the Purchaser, insured members, nominees, legal heirs, or other authorized claimants, as applicable, in relation to:

- Claim intimation procedures;
- Documentation requirements;
- Submission of claim documents;
- Medical and other supporting documentation required for assessment;
- Documentation relating to accidental death or disability, as applicable;
- Clarification of GPA Policy provisions;
- Coordination with the issuing Insurance Company; and
- Resolution of claim-related queries.

13.4 Accident Claim Processing

The issuing Insurance Company shall establish appropriate mechanisms for receiving, registering, assessing, and processing claims arising from covered accidental events.

Claims relating to accidental death, Permanent Total Disablement, Permanent Partial Disablement, Temporary Total Disablement, or any other benefit covered under the GPA Policy shall be assessed and processed in accordance with the applicable policy terms, required supporting documentation, underwriting provisions, and prevailing regulatory requirements.

The Service Provider shall facilitate communication and coordination between the Purchaser, insured member, nominee, legal heir, authorized claimant, and issuing Insurance Company, as applicable, for timely completion of the claim process.

13.5 Claim Status

The Service Provider shall, upon request of the Purchaser, provide updates regarding:

- Claims registered;
- Claims under assessment or processing;
- Additional documents or information required;
- Claims approved;
- Claims repudiated or partially admitted;
- Claims settled; and
- Any other information reasonably required by the Purchaser for monitoring and administration of the GPA Policy.

13.6 Repudiation or Partial Settlement

Where any GPA claim is repudiated or only partially admitted, the issuing Insurance Company shall communicate the decision in writing, clearly specifying the reasons for such decision with reference to the relevant GPA Policy provisions and applicable regulatory requirements.

13.7 Grievance Resolution

The Service Provider shall provide reasonable assistance in resolution of grievances relating to GPA Policy administration, accident claim processing, claim assessment, documentation requirements, or other personal accident insurance-related matters.

Where necessary, the Service Provider shall coordinate with the issuing Insurance Company until the grievance is resolved or appropriately addressed.

13.8 Service Level Requirements (SLA)

The Service Provider shall meet the service standards specified in this Scope of Work and/or the applicable GPA Policy for efficient administration and servicing of the GPA Policy.

Where specific service timelines are prescribed by applicable law, IRDAI regulations, circulars, guidelines, or the GPA Policy, such prescribed timelines shall prevail.

The Service Provider shall promptly communicate any delay, pending requirement, or issue that may materially affect the assessment or settlement of a GPA claim and shall take reasonable measures to facilitate timely resolution.

ACTIVITY	INDICATIVE SERVICE LEVEL
Nomination of Relationship Manager/Nodal Officer	Before commencement of the policy
Acknowledgement of official communication	Within one (1) working day
Response to routine administrative queries	Within two (2) working days
Processing of member addition, deletion, substitution, or correction requests	Within five (5) working days of receipt of complete information, subject to underwriting requirements
Issuance of endorsements	Within five (5) working days, subject to underwriting approval
Issuance of policy documents	Within seven (7) working days after completion of all required formalities
Acknowledgement of claim intimation	Within one (1) working day
Assistance in claim documentation	As and when required during the claim process
Periodic claim status updates	As requested by the Purchaser or whenever there is a material development
Response to policy-related grievances	Within three (3) working days

13.9 Non-Compliance with Service Levels

The service levels specified in this Scope of Work are intended to promote efficient GPA Policy administration and timely delivery of Group Personal Accident Insurance services.

Failure by the Service Provider to consistently adhere to the prescribed service standards, without reasonable justification, may be taken into consideration by the Purchaser while evaluating the overall performance of the Service Provider for the purposes of contract administration, renewal, future procurements, or any other action considered appropriate under the terms of the contract.

13.10 Regulatory Compliance

Nothing contained in the Service Level Requirements shall be construed as modifying or overriding any statutory timelines prescribed under applicable laws, including the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999, and applicable rules, regulations,
circulars, notifications, and guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

In the event of any inconsistency between the Service Level Requirements and any mandatory statutory or regulatory provision, the applicable statutory or regulatory provision shall prevail.

14. Regulatory Compliance

The Service Provider and the issuing Insurance Company shall comply with all applicable statutory, regulatory, and contractual requirements governing the Group Personal Accident Insurance services provided under this Scope of Work.

14.1 Compliance with Applicable Laws

The Service Provider shall comply with the provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999, and all other applicable Acts, rules, regulations, circulars, notifications, guidelines, and directions issued by the Government of India, the Insurance Regulatory and Development Authority of India (IRDAI), and any other competent statutory authority in relation to Group Personal Accident Insurance.

14.2 Valid Licenses and Registrations

The Service Provider shall maintain all licenses, registrations, approvals, authorizations, and statutory permissions required for providing the GPA Policy-related services contemplated under this Scope of Work throughout the contract period.

Where the successful bidder is an Insurance Intermediary, it shall maintain a valid Certificate of Registration issued by the Insurance Regulatory and Development Authority of India (IRDAI) throughout the contract period and shall remain authorized to arrange and service Group Personal Accident Insurance business.

The issuing Insurance Company shall maintain a valid license issued by the Insurance Regulatory and Development Authority of India (IRDAI) for carrying on the applicable class of personal accident insurance business.

14.3 Compliance with IRDAI Regulations

The GPA Policy shall be issued, administered, serviced, renewed, and closed in accordance with the prevailing rules, regulations, circulars, notifications, and guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

Where any provision of this Scope of Work is inconsistent with any mandatory statutory or regulatory requirement applicable to Group Personal Accident Insurance, the applicable statutory or regulatory provision shall prevail to the extent of such inconsistency.

14.4 Regulatory Changes

If, during the contract period, any amendment to applicable laws, regulations, or regulatory guidelines materially affects the GPA Policy or the obligations of the parties, the Service Provider shall promptly inform the Purchaser in writing.

The Service Provider and the issuing Insurance Company, as applicable, shall take appropriate steps to implement such changes in accordance with the applicable regulatory framework.

14.5 Statutory Reporting

The Service Provider shall be responsible for complying with all statutory reporting, disclosures, filings, certifications, and regulatory requirements applicable to the Group Personal Accident Insurance services provided under this contract.

Nothing in this Scope of Work shall relieve the Service Provider or the issuing Insurance Company of any statutory obligation imposed by applicable law in relation to the GPA Policy, premium administration, accident claims, or other policy-related activities.

14.6 Taxes and Statutory Levies

All applicable taxes, duties, cess, levies, and statutory charges relating to the GPA Policy shall be levied and collected strictly in accordance with the applicable laws prevailing on the date of issuance of the GPA Policy.

Any change in statutory taxes, duties, cess, levies, or other applicable statutory charges during the policy period shall be governed by the applicable provisions of law.

14.7 Compliance Verification

The Purchaser reserves the right to verify the validity of licenses, registrations, statutory approvals, and regulatory compliance of the Service Provider or the issuing Insurance Company at any stage during the procurement process or the contract period.

The Service Provider shall promptly furnish such information and documentary evidence as may reasonably be required by the Purchaser for this purpose.

14.8 Non-Compliance

Failure of the Service Provider or the issuing Insurance Company to comply with any applicable statutory or regulatory requirement relating to the GPA Policy or the services provided under this Scope of Work may constitute a material breach of the contract and may result in such action as the Purchaser considers appropriate under the applicable contract conditions and procurement rules, including suspension, termination, or any other remedy available under law.

14.9 Ethical and Professional Conduct

The Service Provider shall conduct its business with integrity, transparency, fairness, and professionalism and shall refrain from any act that may adversely affect the interests or reputation of the Purchaser.

The Service Provider shall ensure that all dealings with the Purchaser, insured members, nominees, legal heirs, and other authorized claimants are carried out in accordance with the applicable code of conduct prescribed by the Insurance Regulatory and Development Authority of India (IRDAI) and other competent authorities.

15. Confidentiality and Data Privacy

The Service Provider, the issuing Insurance Company, and the Insurance Intermediary, wherever applicable, shall maintain strict confidentiality of all information, documents, records, and data received from the Purchaser or generated during the course of implementation and administration of the GPA Policy.

15.1 Confidential Information

Confidential information shall include, but not be limited to:

- Personal and identification details of insured members;
- Medical records and medical information submitted in connection with accident-related claims, where applicable;
- GPA Policy records, claim forms, accident-related documents, and claim assessment records;
- Premium, financial, and administrative records;
- Project-related information; and
- Any other information designated as confidential by the Purchaser or protected under applicable law.

15.2 Use of Information

The Service Provider shall use confidential information solely for the purpose of issuance, administration, servicing, and claims processing under the GPA Policy and shall not disclose, publish, reproduce, or use such information for any other purpose without the prior written consent of the Purchaser, except where disclosure is required under applicable law or by a competent statutory or regulatory authority.

15.3 Data Security

The Service Provider shall implement appropriate administrative, technical, and organizational safeguards to protect confidential information, including personal and medical information submitted in connection with accident-related claims, against unauthorized access, disclosure, alteration, loss, misuse, or destruction.

15.4 Compliance with Applicable Laws

The Service Provider shall comply with all applicable laws, regulations, regulatory directions, and governmental requirements relating to confidentiality, data privacy, and protection of personal information and medical information obtained or processed in connection with the GPA Policy.

15.5 Survival

The obligations relating to confidentiality and data protection shall survive the expiry, termination, or completion of the contract to the extent required under applicable law.

16. Premium Payment Terms

Premium payments under the GPA Policy shall be governed by the following provisions.

16.1 Budgetary Availability

Premium payments shall be made subject to the availability of funds under the approved project budget and the applicable financial rules of the Purchaser.

Nothing contained in this Scope of Work shall obligate the Purchaser to incur expenditure beyond the approved budgetary allocation without the approval of the competent authority.

16.2 Premium Quote

The bidder shall provide a detailed break-up of the premium quoted for the GPA Policy, including:

- Base premium;
- Applicable taxes and duties;
- Any other applicable charges; and
- Total premium payable.

The quotation shall clearly specify the premium applicable to the proposed GPA Policy and the basis on which the premium has been calculated, including, where applicable, the number of insured
members, sum insured, coverage structure, and applicable rates.

16.3 Premium Adjustments

Any additional premium, refund, credit, or adjustment arising out of GPA Policy endorsements, additions, deletions, substitutions, or other modifications shall be calculated in accordance with the applicable policy provisions, underwriting norms, and regulatory requirements.

The methodology for such adjustments shall be clearly communicated to the Purchaser.

16.4 Preferred Payment Arrangement

Subject to the applicable provisions of the Insurance Act, 1938, the rules, regulations, circulars, and guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI), and any other applicable statutory requirements, the Purchaser prefers that payment of the GPA premium be made after issuance of the GPA Policy, commencement of insurance coverage, and completion of all contractual and administrative formalities.

The bidder shall clearly indicate whether such a payment arrangement is permissible under the applicable regulatory framework and the underwriting and premium collection practices of the issuing Insurance Company.

Where advance payment of premium is mandatorily required under applicable laws, regulations, or the underwriting requirements of the issuing Insurance Company, the Purchaser shall process payment in accordance with such requirements after completion of the applicable contractual, financial, and administrative formalities.

16.5 Invoices

The Service Provider shall submit valid invoices, premium schedules, tax invoices, and supporting documents as required by the Purchaser for processing of payment.

16.6 No Interest

No interest shall be payable by the Purchaser on any payment unless specifically required under applicable law or expressly provided in the executed contract.

17. Policy Renewal

The GPA Policy shall initially be issued for a period of one (1) year unless otherwise specified by the Purchaser.

17.1 Renewal

Upon expiry of the initial policy period, the Purchaser may, at its sole discretion, consider renewal of the GPA Policy for subsequent periods.

Any renewal shall be subject to:

- satisfactory performance of the Service Provider;
- continued availability of project funding;
- administrative approval of the Purchaser;
- applicable procurement procedures;
- applicable statutory and regulatory requirements; and
- mutual agreement between the parties.

17.2 No Right to Renewal

Nothing contained in this Scope of Work shall be construed as creating any right or legitimate expectation in favour of the Service Provider for renewal or extension of the GPA Policy or the contract.

17.3 Renewal Proposal

Where requested by the Purchaser, the Service Provider shall submit renewal quotations and proposed GPA Policy terms sufficiently in advance of policy expiry to facilitate continuity of Group Personal Accident Insurance coverage.

18. Project Modification or Closure

The Service Provider acknowledges that the Project is externally funded and that its implementation may be modified based on operational, financial, administrative, or regulatory considerations.

18.1 Modification

The Purchaser reserves the right to modify the staffing pattern, scope of GPA coverage, number of insured members, policy administration arrangements, or any other operational requirement during the policy period.

Such modifications shall be implemented in accordance with the applicable GPA Policy provisions and statutory and regulatory requirements.

18.2 Extension

In the event of extension of the Project, the Purchaser may consider extension or renewal of the GPA Policy in accordance with applicable procurement procedures, funding availability, regulatory requirements, and mutually agreed terms.

18.3 Early Closure

In the event of suspension, closure, reduction in project activities, or early termination of the Project, the GPA Policy shall be administered in accordance with the applicable policy provisions, endorsements, and regulatory framework.

Any consequential premium adjustment, credit, or refund shall be governed by the applicable GPA Policy terms and applicable regulatory requirements.

19. Dispute Resolution

The parties shall make every reasonable effort to resolve any dispute arising out of or relating to this Scope of Work or the resulting contract through mutual consultation and good faith discussions.

Where the dispute cannot be resolved amicably, the matter shall be referred to the competent authority of AIIMS Raipur for appropriate consideration in accordance with the applicable rules.

If the dispute remains unresolved, it shall be subject to the jurisdiction of the competent courts located at Raipur, Chhattisgarh, and shall be governed by the laws of India.

Nothing contained herein shall prejudice the statutory rights available to the parties under applicable laws.

20. Reservation of Rights

The Purchaser reserves the right, at any stage of the procurement process or during the contract period, to:

- accept or reject any or all bids, wholly or partly, without assigning any reason;
- seek clarifications, additional information, or supporting documents from any bidder;
- negotiate policy terms, coverage, premium, or other contractual conditions with the successful bidder, wherever permissible under applicable procurement rules;
- procure the GPA Policy from a Service Provider meeting the applicable eligibility and procurement requirements;

- modify, amend, withdraw, or cancel the bidding process or any part thereof in accordance with applicable procurement procedures;
- revise the staffing pattern, GPA coverage requirements, scope of services, or policy specifications in accordance with project requirements, funding availability, administrative decisions, or applicable statutory and regulatory provisions; and
- take such other action as may be considered necessary for protection of the interests of the Purchaser and successful implementation of the Project.

No provision of this Scope of Work shall be construed as creating any obligation on the Purchaser to award the contract, issue or renew the GPA Policy, or accept the lowest or any particular bid.

The decision of the Purchaser in matters relating to evaluation, award, administration, modification, renewal, or termination of the contract shall be final and binding, subject to applicable laws and procurement procedures.

21. Closing Provisions

This Scope of Work, together with its Annexures and any subsequent corrigenda, clarifications, amendments, or addenda issued by the Purchaser, shall constitute the basis for submission and evaluation of bids for procurement of the Group Personal Accident Insurance (GPA) Policy under the Project.

The bidder shall be deemed to have carefully examined and understood all provisions contained in this Scope of Work and shall submit its proposal accordingly. Submission of a bid shall constitute unconditional acceptance of the provisions contained herein, except to the extent specifically
clarified or modified by the Purchaser in writing during the procurement process.

The successful Service Provider shall be required to execute the contract and provide the GPA services in accordance with the accepted bid, the executed agreement, the GPA Policy issued by the Insurance Company, this Scope of Work, and all applicable statutory and regulatory provisions.

In the event of any inconsistency between the provisions of this Scope of Work and the final GPA Policy, the parties shall make reasonable efforts to resolve such inconsistency through mutual consultation. However, nothing contained herein shall override any mandatory provision of applicable law or any regulation, circular, notification, or guideline issued by the Insurance Regulatory and Development Authority of India (IRDAI), which shall prevail to the extent of such inconsistency.

The Purchaser reserves the right to issue clarifications, amendments, corrigenda, or supplementary instructions at any stage of the procurement process, and such documents shall be deemed to form an integral part of this Scope of Work.

22. Annexure

Annexure-I: Preferred Coverage Requirements – Group Personal Accident Insurance (GPA)

ANNEXURE – I

Preferred Coverage Requirements – Group Personal Accident Insurance (GPA)

1. Objective

The Purchaser intends to procure a comprehensive Group Personal Accident Insurance (GPA) Policy for eligible personnel engaged under the Project.

The requirements specified herein represent the Purchaser's preferred technical specifications and are intended to facilitate submission of competitive proposals.

2. Scope of Coverage

The proposed GPA Policy should preferably provide financial protection against accidental death, accidental bodily injury, permanent or temporary disability, and other accident-related contingencies covered under the policy.

Coverage shall be subject to the terms, conditions, exclusions, benefit schedules, limits, and applicable regulatory requirements of the policy.

3. Preferred Coverage Requirements

The proposed GPA Policy should preferably include, wherever permissible under applicable underwriting norms and regulatory requirements, the following benefits:

A. Accidental DeathThe policy should preferably provide:

- **100% payment of the applicable Sum Insured** in the event of accidental death of an insured member arising from a covered accidental event.

B. Permanent Total Disability (PTD)

The policy should preferably provide:

- **100% payment of the applicable Sum Insured** in the event of Permanent Total Disability arising from a covered accident, subject to the applicable policy terms and benefit schedule.

C. Permanent Partial Disability (PPD)

The policy should preferably provide compensation for Permanent Partial Disability in accordance with the applicable disability benefit schedule and percentage of disability specified under the policy.

Bidders shall provide details of the applicable PPD benefit schedule along with their proposal.

D. Temporary Total Disability (TTD)

Preference shall be given to policies providing periodic or weekly compensation during the period of Temporary Total Disability resulting from a covered accident.

Indicatively, compensation equivalent to approximately **1% of the applicable Sum Insured per week**, or such other benefit as offered by the bidder, may be proposed.

The bidder shall clearly specify the maximum period and other conditions applicable to the TTD benefit.

E. Accidental Medical Expenses

Preference shall be given to policies providing reimbursement of eligible medical expenses arising from accidental bodily injuries, subject to applicable policy terms, limits, and exclusions.

Bidders shall clearly specify the applicable limit and conditions for such accidental medical expense coverage.

F. Transportation and Emergency Assistance

Preference shall be given to policies providing benefits relating to:

- Road traffic accidents;
- Ambulance expenses;
- Emergency transportation; and
- Other accident-related emergency assistance services.

G. Recommended Sum Insured Preferred minimum Sum Insured:

₹15,00,000 (Rupees Fifteen Lakh only) per insured member per policy year.

Bidders may offer a higher Sum Insured, subject to the proposed premium and other policy terms being commercially reasonable and acceptable to the Purchaser.

4. Additional Preferred Benefits

Bidders may additionally propose relevant accident-related value-added benefits and enhanced covers, including:

- Accidental hospitalization benefits;
- Ambulance assistance;
- Emergency assistance services;
- Transportation of mortal remains, where available;
- Education support benefit for dependent children, where available;
- Funeral or related assistance benefit, where available;
- Repatriation or transportation assistance, where applicable; and
- Any other relevant value-added benefits associated with Group Personal Accident Insurance.

Any benefit proposed under this section shall be clearly identified as an additional or optional benefit and shall be subject to the applicable policy terms, underwriting requirements, and regulatory framework.

5. Note

The coverage requirements specified in this Annexure represent the Purchaser's preferred technical specifications for the proposed Group Personal Accident Insurance (GPA) Policy and shall be read in conjunction with this Scope of Work.

The final GPA Policy shall be issued in accordance with the underwriting practices of the issuing Insurance Company, the applicable provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999, and all applicable rules, regulations, circulars, notifications, and guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

The Purchaser may consider reasonable variations in the proposed GPA Policy, provided that the overall scope of coverage, insured benefits, terms and conditions, exclusions, limits, and premium are considered satisfactory, commercially reasonable, and in the best interests of the Project.