

SEAFARERS' WELFARE FUND SOCIETY

(Autonomous Body of Ministry of Ports, Shipping & Waterways, Government of India)
Nau Bhavan Building, Ground Floor, 10, R.K. Marg, Ballard Estate, Mumbai 400 001.
Telephone No. 20826980 / 22626981, E.mail-swfs1966@gmail.com

Ref.No.6-SWFS(4)/2021. / 614

Date: 27/09/2022.

To

Shri Ashish Sinha,
Dy. Director General of Shipping (Crew),
Director General of Shipping,
9th floor, Beta Building,
I-Think Techno Campus,
Kanjur Village Road Kanjurmarg(E),
Mumbai-400 042.

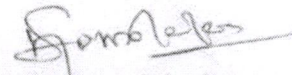
Sub: PUBLISHING OF TENDER NOTICE.

Dear Sir,

Enclosed herewith the Tender Notice. Ref. No.SWFS/Tender/Misc./22-23/1 dated 21/09/2022 for Inviting Quotation for Group Medical Insurance for Indian Seafarers which is to be published on DGS website urgently.

Kindly do the needful.

Yours faithfully,



(H.S. Bowalekar)

Chief Administrative cum Accounts Officer.

Encl: Tender Notice dated 21/09/2022.

NOTICE INVITING QUOTATION

Inviting Quotations for Group Medical Insurance for Indian Seafarers

SWFS REF NUMBER: SWFS/TENDER/Misc/22-23/1 DATED 21.9.2022

SUBMISSION OF TENDER DOCUMENTS
FROM 27/09/2022 TO 17/10/2022 (UPTO 4.00 P.M.)

SEAFARERS WELFARE FUND SOCIETY

An autonomous Society under the aegis of
Ministry of Ports, Shipping & Waterways Government of India
Nou Bhavan, Ground Floor, Ramji Kamani Marg, Ballard Estate, Mumbai-400 001.

SEAFARERS WELFARE FUND SOCIETY, MUMBAI (The SWFS) is an autonomous Society under the aegis of Ministry of Ports, Shipping & Waterways Government of India. The Society is inviting quotations for the MEDICAL INSURANCE FOR SEAFARERS, as per details provided below.

The quotations are hereby invited on behalf of The Chairman, SEAFARERS WELFARE FUND SOCIETY (SWFS) from the public sector insurance companies or their agents with respect to the following item categories:

Quotations need to be submitted **only through SPEED POST**, in a **Sealed Envelope** superscripting **'QUOTATION FOR MEDICAL INSURANCE FOR SEAFARERS'** and forwarded to the address as given below.

SEAFARERS WELFARE FUND SOCIETY
Nou Bhavan, Ground Floor,
10, Ramji Kamani Marg, Ballard Estate,
Mumbai - 400 001,

The bidders are requested to read the details carefully and ensure compliance with all specifications/ instructions. Non-compliance instructions mentioned in this document may lead to disqualification of the bidders.

Competent authority of SWFS reserves the right to accept/reject the offer or to accept/reject any quotation wholly or partly or to cancel the complete purchase process without assigning any reason whatsoever. Incomplete quotations or late quotations submissions are liable to be ignored and rejected.

IMPORTANT DATES

1. Last date for receiving quotation: **17/10/2022 (up to 4:00 PM)**
2. Tentative Date of opening quotations: **18/10/2022**

The SWFS shall not be held responsible for delay in submission of quotation due to postal delays.

EMD & PERFORMANCE SECURITY

EMD: Bidders are required to submit the EMD of Rs. 10 Lacs or 2% of the value of the estimated cost tendered, whichever is lower. EMD should be in the form of Demand Draft of any Nationalized Bank in favour of 'Seafarers Welfare Fund Society' Payable at Mumbai and must accompany the quotation. The bidders can alternatively submit **BID SECURITY DECLARATION** in lieu of EMD (in accordance with Ministry of Finance OM vide No. F.9/4/2020-PPD dated 12th November 2020)

PERFORMANCE SECURITY: The successful bidder shall be required to deposit within 30 days from the issue of Work order, an **amount equivalent to 3% of order value, as interest free Performance Security Deposit, in the form of Demand Draft duly drawn in the name of the 'Seafarers Welfare Fund Society'**, which will be refunded after completion of period of contract plus 60 days.

- i. Performance security will be discharged after compliance of successful bidder's performance obligation under the contract.
- ii. If the successful bidder fails or neglect any of his obligations under the contract it shall be lawful for Seafarers Welfare Fund Society to forfeit either whole or any part of performance security furnished by the bidder as a compensation for any loss resulting from such failure.

BIDDER ELIGIBILITY

1. The bidder should be a **Public Sector** registered **Indian Insurance Company / their agent**, in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a valid license to carry out Group Medical Insurance business on a Pan India basis.
2. The Insurance Company shall be in Medical/ Health Insurance business in India at least **for five years** as on date of opening of tender.
3. The Insurance Company/the agent, should be having Medical/Group insurance participation in the Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute etc. (**minimum three**) in the past three years. (Documentary evidence to be furnished)
4. If the bidding firm/company is an agent for Public Sector Insurance Company, the quoted rates of Insurance company, which are approved by the Regional/Head Office (on Insurance Company Letter head duly signed) to be attached along with the agency quotation, otherwise quotations will not be accepted.
5. Bidder has to submit declaration along with the Bid stating **that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking**. In case of being black listed by any of the Institutions, details of the same be furnished. Moreover, certification that no restraint order has been passed by the competent court of law may also be furnished.
6. **The bidding company/Firm should have at least one Branch/Regional office/Head Office in Mumbai.**

DOCUMENTS TO BE SUBMITTED:

Documents to be submitted by the bidders

- i. Bid Security Declaration Certificate on bidder's letterhead as per format **F-1**.
- ii. Signed and stamped copy of this tender document.
- iii. Declaration regarding Blacklisting/De-listing as per format **F-2** (notarized affidavit).
- iv. CA Certified copy of Average Annual turnover in last 3 financial years to be provided as perFormat **F-3**. (Along with respective supporting document such as ITRs/Balance Sheet)
- v. General Information about the Bidder (along with relevant supporting documents) as performat **F-4**
- vi. Certified copy of IRDA accreditation certificate.
- vii. List of Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute/etc, for which such type of group insurance scheme has been provided along with the contact details of such organizations.
- viii. Details of Third Party Administrators (TPA).
- ix. List of Empanelled Hospitals
- x. A sample copy of Group Insurance Policy with terms and conditions.
- xi. Solvency Certificate as fixed or recommended by the IRDA.
- xii. Particulars of the firms/companies along with suitable documents in support of their reputation, credentials and past performance.
- xiii. Duly filled Financial Bid along with break-up of rates quoted.
- xiv. Any other documents in support of firm's registration with appropriate authorities.

SALIENT FEATURES OF GROUP INSURANCE POLICY

Annexure-I may be referred

OTHER TERMS AND CONDITIONS

1. Offers shall be submitted in a sealed envelope with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
2. The Society shall have absolute right to consider or not to consider any of the offers submitted by the Insurance Company/agents of the Insurance Company. It shall reserve the right to accept or reject or cancel any or all enquiries or quotations at any stage without assigning any reason thereof.
3. It is expected that Insurance Company shall have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility. The Bids of all the prospective bidders should contain such **list of empanelled hospitals**.
4. The no. of Seafarers for quoting the rates may be taken as **500000 Seafarers**. The strength of the seafarers may increase / decrease depending on number of Seafarers admitted / left during the financial year 2022-23.
5. The effective date of commencement of policy shall be the date on which a communication is made to the selected insurer/ Work Order is issued.
6. For the bidders, it is mandatory that they must submit the bifurcated quotation containing the amount of premium along with the taxes & any other charges separately against the Mediclaim Insurance coverage of **Rs. 3,00,000/- as well as Rs. 500,000/-** on cashless basis, for seafarers (single person) as well as for seafarer family (family floater. Definition of Family – Seafarer +spouse+2 children+2 parents)
7. **Rates to be quoted by the bidder as per the financial bid sheet in the tender.**
8. The validity period of the offer should be clearly mentioned. It should be **at least 90 days** from the date of submission of quotation.
9. Insurance premium shall be paid by the concerned seafarer as per the guidelines of the Insurance Company.
10. The scheme has to necessarily cover all pre-existing illnesses of the insured Seafarers.
11. There will be no age limit on the insured covered by this scheme.
12. In case the insured seafarer obtains treatment from a **non-network hospital during emergency**, the claim shall be reimbursed under this policy scheme by the insurance company.
13. **Reimbursement:** For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the seafarer within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount has to be paid by Insurance Company to the seafarer for any delay beyond this in reimbursement.
14. The insurance company shall arrange to issue **membership card** to each insured person directly at their cost.
15. The insurance company needs to ensure that any seafarer with their valid identity card issued by Government Shipping Office, Govt. Of India, should get treatment for all emergency cases at various network hospitals without any difficulty.
16. **For the new Seafarers** who may join the seafaring profession from time to time, **identical coverage has to be made available from the day one** of joining though the premium paid may be based on the fractional period involved. The Seafarers leaving the profession during the insured year shall also enjoy the insurance coverage for the entire year.
17. **Helpline:** There shall be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished along with the bid.
18. **Before the end of contract**, the insurance company must give a detailed report with the statistics of the insurance claimed by the Seafarers.

19. **Exclusions**, if any, should be clearly specified by the insurance company.
20. **Action against the Bidder:** Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.
21. **Tenure of the contract:** The period of insurance contract will be for **one year from the effective date of award of contract** which may further be extended on yearly basis on the discretion and review of the competent authority of the Society. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
22. The insurance company will have no right to reject membership of a Seafarer as defined by the Seafarer Welfare Fund Society, whose membership has been approved by Seafarer Welfare Fund Society.
23. Once assigned the medical insurance for any given period, **the insurance company shall have no right to unilaterally terminate the operation of the policy during this period.** In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, Seafarer Welfare Fund Society reserves the right to **levy a penalty of 100% on all premiums paid.**
24. **Disputes:** In respect of all tender conditions, and / or any matter connected therewith the decision of Seafarer Welfare Fund Society shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the District Court – Mumbai.

FINANCIAL BID: To be submitted on Company Letter Head duly signed by authorized signatory.

SR. No.	Particulars	Amount of Premium (Rs.)	Taxes (Rs.) (Applicable as per Govt. Norms)	Grand Total (Rs.)
1	Seafarer Medical Insurance (Coverage of Rs. 3,00,000/- per Seafarer) (Single person)			
2	Seafarer Medical Insurance (Coverage of Rs. 5,00,000/- per Seafarer) (Single person)			
3	Seafarer Medical Insurance (Coverage of Rs. 3,00,000/- per Seafarer family – Family Floater)			
4	Seafarer Medical Insurance (Coverage of Rs. 5,00,000/- per Seafarer family – Family Floater)			

CONTACT DETAILS

Shri Ashish Sinha, IRS,
Member Secretary
Seafarer Welfare Fund Society
 9th Floor Beta Building, Kanjur village Rd.,
 I- Think Techno Campus, Kanjurmarg East,
 Mumbai, Maharashtra 400 042.
Phone: 022 – 25752015
Email: ashish.sinha48@gov.in

H. S. Bowalekar,
Chief Administrative Cum Accounts Officer
Seafarer Welfare Fund Society
 Nou Bhavan , Ground Floor,
 Ramji Kamani Marg, Ballard Estate,
 Mumbai- 400 001.
Phone: 20826980, 22626981
Email: swfs1966@gmail.com

ANNEXURE-I

Group Name	Seafarer Welfare Fund Society (SWFS Mumbai)
Initial Period	One Year (From the date of Award of Contract)
Seafarer Strength	
i. New admissions	Shall be communicated by the SWFS.
ii. Existing Seafarers	500000 Approx. (age-group wise break up given at the end of this Annexure)
Total No of lives to be Insured	As above
Age Coverage	No Limit
Type of Policy	Individual/ Group
Sum Insured Band (Proposed)	Rs. 3,00,000/- and Rs. 5,00,000/- per Individual as well as per family
<u>Coverage and Benefit details</u>	
Domiciliary Hospitalization	Covered
Coverage of pre-existing disease	To be covered from day one with no exclusion for any particular disease.
Type of treatment covered	Inpatient, all types of diagnostic facilities.
Policy cover	<ul style="list-style-type: none">• Group Medical/Health Insurance (Self & family i.e. spouse plus two children & dependent parents)• Group Personal Accidental Insurance (self)• Risk cover up to permanent partial disability which includes death and total permanent disability.
Cashless facility	Applicable for inpatients, valid all over India on PAN India Network.
Waiting period	Waived.
Pre & Post Hospitalization Expenses	Up to 30 days pre and 60 days post hospitalization expenses to be Covered.
Hospitalization due to Terrorism.	To be covered from day one.
Ayush Treatement	Ayurvedic treatment is to be covered subject to treatment undergone in Government Ayurvedic Hospitals as well as Government approved Ayurvedic hospitals.
Sub Limits for any Illness/Disease	No sub limit or disease-wise capping
Sub Limit for Cataract	At actual or Rs.35000 whichever is less per eye for any sum insured.
Congenital Internal Diseases	To be Covered
Ambulance Charges (Road)	Minimum Rs. 1000/- & maximum up to Rs. 3000/- per claim.
Ambulance Charges (Air)	Maximum upto 10% of the sum insured per claim.
Maternity cover & Limit	Maternity covered from day one. Limit upto Rs. 50000/- (both normal & C Section) for first two living child only.
New Born Baby	To be covered after 91 days from date of birth.

Room Rent Limit per day	Should not be lower than standard rooms on twin sharing basis (Maximum 1.5% of sum insured + Nursing and 3% of sum insured for ICU + Nursing)
Co-payment	No co-payment.
Organ Donor Expenses	To be covered with limit of 10% of sum Insured. Cost of organ excluded.
Cost of Health Check-up	Payable after claim free 24 months. Maximum limit 1% of the average sum insured for 24 months.
Other Conditions	<ul style="list-style-type: none"> • New Seafarers shall be included in the policy from the date of joining the profession/ Seafarers leaving the profession shall be deleted from the date of leaving. • Intimation will be given by the Seafarer Welfare Fund Society for additions or deletions on as and when basis. • Prorate premium are to be charged/ refund in case of addition or deletion.
TPA (Third Party Administrator)	The details of TPA service Provider (if any) should be submitted along with the bid.
List of Network Hospitals	The list of network hospitals to be submitted along with bid.

Different Age-group-wise database of seafarers available as on 31.1.2022.

Age- group	No. of seafarers
18-25 years	98,439
25-30	1,24,081
31-40	1,71,851
41-50	65,682
51-60	27,842
61-65	7,944
66-70	4,445
71-80	1,502
Above 80	11
Total	501797

F-1

FORMAT OF BID SECURITY DECLARATION FROM BIDDERS IN LIEU OF EMD

(On Bidder's Letter Head)

I / We, the authorized signatory of M/s....., participating
in the subject tender No. for the item / job of
....., do hereby declare the following:

1. That I / we have availed the benefit of waiver of EMD while submitting our offer against the subject Tender and no EMD being deposited for the said tender.
2. That in the event we withdraw / modify our bid during the period of validity Or I/we fail to execute formal contract agreement within the given timeline OR I/we fail to submit a Performance Security Deposit within the given timeline Or I/we commit any breach of Tender Conditions / Contract which attracts penal action of forfeiture of EMD and I/we will be suspended from being eligible for bidding / award of all future contract(s) of Seafarer Welfare Fund Society Mumbai for minimum period of One year from the date of committing such breach.

Signature and Seal of Authorized Signatory of bidder

Name of Authorized Signatory.....

Bidding Organization Name

F-2

DECLARATION BY THE BIDDER

[Affidavit on Non-Judicial stamp paper of ₹100/- (Rupees One Hundred only) duly notarized]

It is hereby declared that I/We the undersigned, have read and examined all the terms and conditions etc. of the tender document for which I/We have signed and submitted the tender under proper lawful Power of Attorney.

It is also certified that all the terms and conditions of the tender document are fully acceptable to me/us, I/We will abide by all the terms & conditions mentioned in the tender document and all the documents submitted by us are genuine and not a work of forgery in any way.

This is also certified that services to be provided by us would be of the highest quality and shall be in full conformity with the specification and shall be complete enough to carry out the activities, as specified in the tender document.

This is also certified that I/We have no objection in signing the service contract if the opportunity for the supply of the services against this tender is given to me/agency.

It is also certified that I/We have not been blacklisted/ De-listed by any Govt., Semi-Govt. Department, or any other organization and do not have any litigation in any of the Court(s) against us.

It is also to confirm that I/We is/has not formed/part of any cartel at any time for processing any contract including the present tender.

It is to confirm that in case of any changes in the name or nature of the bidding firm in the past, relevant documents issued by Government. (i.e. Registrar of Companies etc.) have been submitted to support the claim along with the bid.

Date:

Signature:

Address:

Name:

Designation:

On behalf of:

(Company Seal)

F-3

ON THE LETTER HEAD OF THE CHARTERED ACCOUNTANT

This is to certify that the total turnover in the case of M/s
having PAN..... is as under:

Financial Year	Amount in Rupees (Figure)	Amount in Rupees (Words)
2018-19		
2019-20		
2020-21		
TOTAL		

Average = Total/ =

It is further certified that the above mentioned amounts have been derived
from accounts presented before us for the above mentioned periods.

Name and Sign of authorized person of the
Chartered Accountancy firm along with seal.

Place:

Date:

F-4**GENERAL INFORMATION ABOUT THE BIDDER**

1	Name of the bidder	
2	Full address of bidder/agency along with Telephone no., Fax no., E-mail address (Regd. Office)	
3	Address, Telephone No., Email Address etc. of Branch/Regional Office/Head Office. (Firm should have at least one Branch/Regional Office/HeadOffice in Mumbai)	
4	Type of Firm? (Proprietary/ Partnership/ Company etc.)	
5	Year of Establishment of the firm?	
6	CA Certified copy of Average Annual turnover in last 3 financial years to be provided (Along with respective year's Balance Sheet/ ITR copies)	
7	PAN Number (with proof)	
8	GST Registration Number (with proof)	
9	Certified copy of IRDA accreditation certificate to be provided.	
10	Details of TPA to be provided.	
11	List of Empanelled Hospitals to be provided	
12	A sample copy of Group Insurance Policy with terms and conditions to be provided.	
13	Solvency Certificate as fixed or recommended by the IRDA to be provided	
14	Confirm whether the Insurance company is in Medical/ Health Insurance business in India at least for five years as on date of opening of tender?	
15	No. of organizations (Government/ Semi-government/ PSU/ Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute etc. where the Insurance Company is providing Medical/ Group insurance services. (Minimum Three) in the past Three Years. (Documentary evidence such as PO/WO to be furnished)	
16	List of such organizations (as per above point no 15) to be provided along with contact details.	
17	Any other registration with any Govt. authority	
18	Duly filled Financial Bid sheet along with break-up of rates quoted?	

Signature and Seal of the Bidder