

**Tender Notification for  
BSES RAJDHANI POWER LTD (BRPL)  
CIN NO: U74899DL2001PLC111527**

**FOR  
Renewal of Various General Insurance Policies for the period  
01<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021**

**Tender No: NIT No CMC/BR/19-20/SS/SA/839 Dated 06-02-2020**

|   |                  |
|---|------------------|
| <b>DATE OF SUBMITTING OF BIDS – 03-March-2020</b>       | <b>04:00 P.M</b> |
| <b>DATE OF OPENING OF TECHNICAL BID – 03-March-2020</b> | <b>04:30 P.M</b> |

**IMPORTANT NOTE**

RECEIVER OF THIS TENDER DOCUMENT IS ADVISED TO CHECK AND ENSURE COMPLETION OF ALL PAGES OF TENDER DOCUMENT AND REPORT TO THE ISSUING AUTHORITY ANY DISCREPANCY BEFORE RFQ DATE FOR CORRECTIVE ACTION, IF ANY BEFORE THE BIDS ARE SUBMITTED. THE TENDERER IS REQUIRED TO SPECIFICALLY MENTION IN A DEVIATION STATEMENT THE CLAUSES OF THE TENDER THAT ARE NOT ACCEPTABLE IN THEIR PRESENT FORM AND ALSO THE DEVIATION SOUGHT, IF ANY, IN CASE THERE IS NO DEVIATION, THE TENDERER SHALL CLEARLY CERTIFY THE SAME IN THE NO-DEVIATION STATEMENT AS WELL AS IN THE FORWARDING LETTER. IT IS EXPECTED THAT THE DEVIATIONS (IF ANY) SHALL BE BARE MINIMUM AND OFFERS WITH UNACCEPTABLE DEVIATIONS ARE LIABLE TO BE REJECTED WITHOUT ANY FURTHER DISCUSSIONS.

## INTRODUCTION

### **BSES in Delhi**

Following the privatization of Delhi's power sector and unbundling of the Delhi Vidyut Board in July 2002, the business of power distribution was transferred to BSES Rajdhani Power Limited (BRPL) and BSES Rajdhani Power Limited (BRPL). These two of the three successor entities distribute electricity to over 26.4 lakh customers in two thirds of Delhi. The Company acquired assets, liabilities, proceedings and personnel of the Delhi Vidyut Board as per the terms and conditions contained in the Transfer Scheme. The BSES Rajdhani Power Ltd is the joint venture of Reliance Infrastructure Ltd & Government of NCT Delhi.

### **BSES RAJDHANI Power Limited (BRPL)**

BRPL distributes power to an area spread over 750 sq. km with a population density of 3100 per sq. KM. Its' over 26.4 lakh customers are spread in 22 districts across South and West areas including Alaknanda, Dwarka, Hauz-Khas, Jaffarpur, Janakpuri, Khanpur, Mundka, Najafgarh, Nangloi, Nehru Place, Nizamuddin, Palam, Punjabi Bagh, R.K. Puram, Saket, Sarita Vihar, Tagore Garden, Vasant Kunj, Vikas Puri, Uttam Nagar, New Friend Colony, & Mohan Garden.

**CONTENTS OF THE TENDER DOCUMENT**

- 1. SECTION I- REQUEST FOR QUOTATION (General Instructions to Tenderers)**
- 2. SECTION II – General Conditions of the Contract**
- 3. SECTION III- Special Terms and conditions**
- 4. SECTION IV – Annexures**
  - 1. Annexure I – Undertaking**
  - 2. Annexure II – Deviation Declaration**
  - 3. Annexure III - Declaration Sheet**
  - 4. Annexure IV – Certificate of Declaration for confirmation if regulatory guidelines**
- 5. Section V- Claims Details for various policies**
- 6. Section VI – Demographic Data for Group Mediclaim Insurance Policies.**
- 7. Section VII – Quote Slips**
- 8. Section VIII- Price Bid Format**

**SECTION – I**

**(REQUEST FOR QUOTATION)**

**1. Event Information**

- 1.1. BSES Rajdhani Power Ltd (hereinafter referred to as “BRPL”) invites sealed tenders in 2 envelopes for Short listing Insurers for Renewal of Various Insurance policies for FY 2020-21.
- 1.2. The schedule of specifications with detail terms & conditions can be obtained from address given below. The tender documents & detail terms and conditions can also be downloaded from company’s website **www.bsesdelhi.com**
- 1.3. Offers will be received up to **3<sup>rd</sup> March 2020 till 4:00PM** at the address given below. Part A of the Bid shall be opened on **3<sup>rd</sup> March 2020 at 4:30PM** Part B of the Bid will be opened in case of Techno-Commercially qualified Bidders and the date of opening of same shall be intimated in due course. It is the sole responsibility of the bidder to ensure that the bid documents reach this office on or before the due date.

Head of Department,  
Contracts & Material Department,  
BSES Rajdhani Power Ltd,  
1<sup>st</sup> Floor, C Block, BSES Bhawan,  
Nehru Place, New Delhi 110019

- 1.4. BRPL reserves the right to accept/reject any or all Tenders without assigning any reason thereof and alter the values for Insurances / Coverage with suitably.

**2. GENERAL INSTRUCTIONS TO TENDERERS**

- 2.1. This tender shall be duly signed & stamped on each page and sent in a sealed cover.
- 2.2. **BID EVALUATION CRITERIA-** Document to be submitted in the Technical Bid envelope by the Registered Indian Insurers in accordance with the INSURANCE ACT and approved by IRDA as Non-Life Insurer and should have license to carry out Insurance business in INDIA under Non-Life Insurance sector.
- 2.3. Bidder should have taken a **single policy of INR 2000 Crores** or more of asset coverage in the last three financial years as a lead insurer.
- 2.4. Bidder should have **Claims Settlement Ratio** Percentage above **85%** during last 3 financial years 2016-17 to 2018-19.
- 2.5. Bidder should have an **Average Turnover** of not less than **INR 1500 Crores** for preceding Three (3) Financial Years 2016 -17 to 2018-19.
- 2.6. Bidder should have not less than **Average Solvency Ratio** as per IRDA guidelines for FY 2018-19.
- 2.7. Bidder should have a minimum **Average NET WORTH of 750 Crores** for Last 3 Financial Years 2016 -17 to 2018-19.

**Note: -**

- I. **Optional: A certificate can be obtained from a Chartered Accountant for the above points except point number 2.2 to be submitted in the Technical Bid envelope.**

II. One Insurance company cannot quote more than one quote through its different offices. In this case all such bids will be rejected.

III. Insurer should bid for all the policies. In case an Insurer fails to bid for the complete set of policies, their bid will be disqualified.

3. **MARKING OF ENVELOPES:** The tender should be submitted in Separate sealed cover for Technical/price Bids as follows:

3.1. The tender should be submitted in two separate sealed envelopes for both Technical & Price Bids as follows:

|                                      |   |
|--------------------------------------|---|
| Envelope 1<br>(Techno<br>commercial) | NIT No-CMC/BR/19-20/SS/SA/839<br>"TECHNO-COMMERCIAL BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE<br>POLICIES" |
| Envelope 2                           | NIT No-CMC/BR/19-20/SS/SA/839<br>"PRICE BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE POLICIES"                |

**Note:** These envelopes will be put in a larger envelope super scribing on this envelope

**"TECHNICAL AND PRICE BIDS FOR RENEWAL OF VARIOUS GENERAL INSURANCE POLICES"**

This large envelope should state the name of the bidder and its contact details. No copy of the bid is required. **A non-refundable tender fee of INR 1,180/- (including GST) is to be submitted via Demand Draft payable in the name of BSES Rajdhani Power Ltd to be submitted with technical bid.**

**4. DOCUMENTS TO BE SUBMITTED IN THE TECHNICAL BID:**

- 4.1. Undertaking –Annexure I
- 4.2. Deviation Statement – Annexure II
- 4.3. Declaration Statement – Annexure III
- 4.4. Certificate of Declaration for Confirmation of IRDA /IIB/GIC/GIPSA guidelines Annexure IV.
- 4.5. Documentary evidence in support of qualifying criteria
- 4.6. Original Tender documents duly stamped & signed on each page as token of acceptance
- 4.7. Organization chart of the bidder indicating the Key personnel who are responsible for handling the policy and settlement of claims along with their names, addresses, contact telephone numbers (office & Residence), fax numbers and E-mail addresses
- 4.8. Authority Letter of the person who is authorized by the insurance company to participate in the Tender.
- 4.9. Rate code / risk code along with occupancy and section of IIB/ GIC circulars is to be provided.

**5. BID SUBMISSION:**

The tenders shall be addressed to the official inviting Tenders by designation and addressed to the following

Head of Department,  
Contracts & Material Department,  
BSES Rajdhani Power Ltd,  
1<sup>st</sup> Floor, C Block, BSES Bhawan,  
Nehru Place, New Delhi 110019.

**Both the Technical and Price Bid envelopes can be submitted at the following**

Mr. Dinesh Kumar (011- 39997235).  
Tender Cell  
Contracts & Material Department,  
BSES Rajdhani Power Ltd,  
1<sup>st</sup> Floor, C Block, BSES Bhawan,  
Nehru Place, New Delhi 110019.

## 6. CONTACT INFORMATION

The policies will be served by our exclusive appointed broker **M/s Howden Insurance Brokers India Private Limited**. Bidders are requested to send pre bid query to them through email within the stipulated timelines. Clarifications, if any, on the tender shall be sought by Bidder on or before date of submission, contact details are as follows: -

**M/s Howden Insurance Brokers India Pvt. Ltd.**

Lalit Mohan / 8076198509  
[Lalit.mohan@howdenindia.com](mailto:Lalit.mohan@howdenindia.com)

Ashwani K Singh / 9911452211  
[Ashwani.singh@howdenindia.com](mailto:Ashwani.singh@howdenindia.com)

**BSES Rajdhani Power Limited**  
Sanjay Arora / Phone No. 011-39999515  
E-mail: [Sanjay.arora@relianceada.com](mailto:Sanjay.arora@relianceada.com)

7. The tender shall be addressed to, **Head of Department**, Contracts & Material Department, and sent by "**COURIER / REGISTERED POST / BY HAND**" with adequate allowance for any delivery delays. The tenders received after the due date and time of submission are liable to be rejected. At times courier companies delivers the tender to our DAK receiving section and there may be a time lag before it reaches us. Tenderers are advised to confirm, before time due for opening that their offer has reached the officer inviting it or his nominee.
8. Tenders shall be opened at the time and date as specified in the tender notice in the presence of such of those Insurers or their authorized representatives who may choose to be present.
9. Insurer must fill up all the schedules and furnish all the required information as per the instructions given in various sections of the tender specification, failing which tender is liable to be rejected.
10. The bidders shall quote the rates both in English words as well as in Figures. In case of difference in rates between words and figures, **THE LESSER OF THE TWO** shall be treated as valid rate. In case of any error in posting the sub-total to the summary sheet or arithmetic error in the sub-total and total, the sub-total will

be taken as correct and total will be calculated considering the corrected sub-totals. In case of calculation errors, BRPL's decision will be final and binding on the bidder and may even lead to rejection of the tender.

- 11.** All corrections and insertions shall be duly counter signed by the authorized signatory of the Insurer. The Insurer shall closely peruse all the clauses and specifications indicated in the Tender Documents before quoting. Only such clarifications that are issued after discussions on technical deviations and which affect the tender stipulations in a substantial manner will be made known to rest of the bidders before opening the bid. Clarifications, if any, on the Tender shall be sought by Insurers on or before the date of submission from Howden Insurance Brokers India P Ltd., who would be our Exclusive Brokers for all policies **Bidders may contact us before scheduled opening of the Price Bid to find out whether any clarifications have been issued or not, so as to eliminate chances of the same having not reached the right person/ office despite their dispatch by them.**
- 12. NO DEVIATIONS TO THE TENDER CONDITIONS WILL NORMALLY BE ALLOWED. HOWEVER, IF THE TENDERER SEEKS CERTAIN DEVIATIONS TO THE REQUIREMENTS APPEARING IN THE FOLLOWING SECTIONS BRPL RESERVES THE RIGHT TO ALLOW OR NOT ALLOW THE SAME. HOWEVER, IF THE TENDERER INSISTS FOR THE SAME, THE BID MAY NOT BE CONSIDERED. Where the tender document is silent, the market conventions will be followed by either side.**
- 13.** The insurance company not to benefit from commissions, discounts, recruitment fee etc., The recruitment charges of the insurance company shall constitute the insurance company's sole payment in connection with this Contract or the Services, and the insurance company shall not accept for their own benefit any trade commission, discount, or similar payment or any other benefits in connection with activities under the contract, and the insurance company shall use their best efforts to ensure that the Personnel or agents too shall not receive any such payment/benefit, Neither the insurance company nor their personnel shall engage, either directly or indirectly, in any such activities which conflicts with their role under the assignment.
- 14.** No Broker / Consortium can bid, only the Insurance Company directly registered with IRDA as a Non-Life Insurer and should have license to carry out Insurance business in INDIA under NON-LIFE Insurance.
- 15. Validity of offer:** The selection / short listing of insurer is being done for renewal of Various Non-Life Insurance policies expiring on 31st March 2020.

**OFFER SUBMITTED BY THE INSURER SHALL BE KEPT VALID FOR A PERIOD OF TWELVE MONTHS FROM THE DATE OF OPENING OF TECHNICAL BID/AND OR 31<sup>st</sup> MARCH 2020, WHICHEVER IS EARLIER.**

**16. STEPS IN THE PROCESS OF THE TENDER BY BRPL**

- 16.1. Technical Qualification:** As a first step of evaluation process, technical bid of all the bidders shall be opened & scrutinized with a view to determine technical acceptability of the offers and to check submission of the required documents. If further required, bidders shall be called for technical discussions.
- 16.2. Issue of clarifications, if applicable and to be communicated in writing.
- 16.3. Opening of both Techno Commercial bid and price bid for evaluation.

**17. PRICE BID EVALUATION CRITERIA:**

**BRPL Reserves the right to place both GMC and Non-GMC policies either with a single insurer or may split the policies between two insurers.**

**18. AUTHORISATION AND ATTESTATION:**

Tenders shall be signed by persons duly authorized/empowered to do so. A certified copy of the letter of authorisation should be attached herewith.



## SECTION II

### GENERAL CONDITIONS OF THE CONTRACT

#### 1. LAW GOVERNING THE CONTRACT AND COURT JURISDICTION

1.1. The Contract shall be governed by the Law for the time being in force in the Republic of India. The Civil Court at New Delhi, having ordinary Original Civil Jurisdiction shall alone have exclusive jurisdiction regarding all claims in respect of this contract.

2. In addition to other requisite documents, the following will also be submitted by the successful bidder. Original tender document to be signed and returned as a token of acceptance of tender condition subject to technical deviation mutually agreed between BSES and successful bidder.

2.1. Sets of claim forms

2.2. List of documents needed for settlement of each type of Claim

2.3. Contact details of dealing persons with mobile nos. & email IDs with HO details.

3. Insurer will have no right to cancel the policy before the expiry of the policy period. Any stipulation in this regard in the policy terms and conditions shall be deemed to be null and void.

4. In case of any violations of the Local Regulation, the Insurer will be liable to pay the difference in the premium to the regulator. The Insurer will handle the dispute, if any, with the Regulator or other Statutory Authorities DIRECTLY and BSES, will not be, in any way, party to it.

#### 5. FORMATION OF CONTRACT:

All the documents issued by BSES as well as accepted by it up to the stage of premium payment will form part of the contract. Some of the examples are: Tender Document, Technical/ Price Bid, MOM, MOU, SLA, Deviation Statement etc.

6. Insurer shall submit Insurance Policy document to Corporate Office, Nehru Place within 15 days of premium received.

7. BSES Rajdhani Power Limited will not be bound by any Power of Attorney granted by the Insurer or by changes in the composition of the firm made subsequent to the execution of the contract. BSES may, however, recognize such Power of Attorney and changes at its discretion proper legal advice, the cost of which will be chargeable to the Insurer concerned.

8. If the Insurer gives wrong information in his tender, BSES reserves the right to reject such tender at any stage or to cancel the contract, if awarded. The MOU which will be evolved out of the documents exchanged is from tender to expression of intent will be required to be signed within 3 days of LOI.

9. Canvassing in any form in connection with the tender is strictly prohibited and the tenders submitted by the Insurer who resorts to canvassing are liable to be rejected.

## **10. AWARD DECISION**

- 10.1.** Company intends to award the business on a lowest price bid basis, so Insurers are encouraged to submit the bid competitively. The decision to place award solely depends on Company on the cost competitiveness across multiple lots, quality, delivery and Insurer 's capacity, in addition to other factors that Company may deem relevant.
- 10.2.** BRPL reserves all the rights to award the contract to one or more Insurers so as to meet the delivery requirement or nullify the award decision without any reason.
- 10.3.** In case any contractor is found unsatisfactory during the execution process, the award will be cancelled and BRPL reserves the right to award other Insurer who are found fit.
- 10.4.** BSES Rajdhani Power Limited Reserves the right to place both GMC and Non-GMC policies either with a single insurer or may split the policies between two insurers.

## **11. CO-INSURANCE**

BSES Rajdhani Power Limited retain the right to place the all general insurance policies through co-insurance arrangement in the manner as it deems fit. The tentative ratio of sharing of insurance premium would be at 70:30 where 70 % share would be for L-1 bidder and the remaining 30% to L-2 bidder subject to acceptance of L-1 terms & rates. If any of the bidders at L-2 fails to match L-1 terms & rates, then the bidders beyond L-2 (in their order of ranking) may be considered for allocation of share in the above ratio. L-1 bidder shall be required to undertake the balance share left for which co-insurance arrangement could not be made. In case no other bidder accepts co-insurance share, then 100% share will be given to L-1 Bidder and it will be binding on the L-1 bidder to accept the rest of 30% share. In the event L-1 bidder backs out action shall be taken again. BSES Rajdhani Power Limited retains the right to negotiate with L-2 if required and choose the Lead Insurer as it deems fit.

## **12. ARBITRATION**

To the best of their ability, the parties hereto shall endeavor to resolve amicably between themselves all disputes arising in connection with this Contract order. If the same remain unresolved within thirty (30) days of the matter being raised by either party, either party may refer the dispute for settlement by arbitration. The arbitration to be undertaken by two arbitrators one each to be appointed by either party. The arbitrators appointed by both the parties shall mutually nominate a person to act as umpire before entering upon the reference in the event of a difference between the two arbitrators and the award of the said umpire in such a contingency shall be final and binding upon the parties. The arbitration proceeding shall be conducted in accordance with these provisions of the Indian Arbitration & Conciliation Act, 1996 and the venue of such arbitration shall be city of New Delhi only.

## GENERAL TERMS AND CONDITIONS

- 1. The following terms and expressions shall have meaning hereby assigned to them except where the context otherwise requires.**
  - 1.1.** BRPL /INSURED shall mean BSES Rajdhani Power Ltd, a Company registered under the Indian Companies Act 1956, with its Registered Office at BSES Bhawan, Nehru Place NEW DELHI-110019 or its Authorized Offices or its Engineers or other employees authorized to deal with any matters with which these persons are concerned on its behalf.
  - 1.2.** “Insurers / Bidders /Tenderers / Underwriters” shall mean the company who submits the tender and enters in to contract with BRPL and shall include their executors, administrators, successors and permitted assigns.
  - 1.3.** CONTRACT or CONTRACT DOCUMENT shall mean and include the policy, the work order, the accepted appendices of rates, Instruction to tenders, General Conditions of Contract special condition of contract and the letter of intent / Acceptance letter issued by BRPL Any conditions or terms stipulated by the Insurer, in the tender documents or subsequent letter shall not form part of the contract unless specifically accepted in writing by BRPL.
  - 1.4.** GENERAL CONDITIONS OF CONTRACT shall mean the instruction to Tenderers and General Conditions of Contract pertaining to the work detailed.
  - 1.5.** TENDER SPECIFICATIONS’ shall mean the Special Conditions, Technical Specifications, appendices and site information pertaining to the work for which the Underwrites are required to submit their offers. Individual Specification Number will be assigned to each tender specification.
  - 1.6.** TENDER DOCUMENTS’ shall mean the General Conditions of contract (clause no.1.4 above) and Tender Specification (clauses no 1.5 above).
  - 1.7.** LETTER OF INTENT shall mean the intimation by a letter / fax to the Underwriter that the responsibilities of the Underwriter commence from the date of issue of this letter and all the terms and conditions of contract are applicable from this date.
  - 1.8.** COMPLETION TIME shall mean the policy period by date specified in the letter of intent or date mutually agreed upon for handling the policy and found acceptable by the Officer In charge being of required standard and conforming to the specification of the contract.
  - 1.9.** ‘APPROVED’ ‘DIRECTED’ or INSTRUCTED shall mean approved directed or instructed by BRPL.
  - 1.10.** “CLAIM” shall mean intimation of loss communication to the insurer verbally / telephonically followed by written communication.
  - 1.11.** “SURVEYOR” shall mean the independent loss Assessor appointed by the insurer with the consent of insured to assess the loss within the framework of contract and policy document only. Insurer has to provide a panel of surveyors with their credentials to BRPL for approval after placement of order on them
  - 1.12.** “SINGULAR” and “PLURAL” etc. shall mean words carrying singular number shall also include plural and vice versa where the context so requires. Words imparting masculine gender shall be taken to include the feminine gender and words-imparting persons shall inculcate any Company or Association or Body of Individuals, where incorporated or not.

- 1.13. HEADINGS' shall mean the headings in these General Conditions are solely for the purpose of facilitating reference and shall not be deemed to be part thereof or be taken into consideration in the interpretation or construction thereof or the contract.
- 1.14. 'MONTH shall mean calendar month.
- 1.15. 'WRITING' shall include any manuscript, type written or printed statement under the signature or seal as the case may be.

## **2. LAW GOVERNING THE CONTRACT AND COURT JURISDICTION**

The Contract shall be governed by the Law for the time being in force in the Republic of India. The Civil Court at New Delhi, having ordinary Original Civil Jurisdiction shall alone have exclusive jurisdiction regarding all claims in respect of this Contract.

## **3. ISSUE OF NOTICE**

The Insurer shall furnish to the Officer In charge, the name, designation and address of His authorized agent. All complaints, notices communications and references shall be deemed to have been duly given to the Insurer, if delivered to the Insurer or his authorized agent or left at or posted to the address either of the Insurer or his authorized agent and shall be deemed to have been so given in the case of posting on the day on which they would have reached such address in the ordinary course of post or at which they were delivered or left.

## **4. USE OF LAND**

No land belonging to BRPL or its customer under temporary possession of BRPL shall be occupied by the Insurer without the written permission of BRPL

## SECTION III

### SPECIAL CONDITIONS OF CONTRACT

#### 1. OVERALL SCOPE OF THE POLICIES:

- 1.1. All Policies coverage value and other details as attached at the end. The scope of work to be executed by BRPL is indicated elsewhere in the tender enquiry.

#### 2. PROCEDURE FOR CLAIM SETTLEMENT

- 2.1.1. The Insurer will put in place such a claim procedure that is positive prompt transparent and targets for 'zero' pendency status. Towards this end the Insurer will endeavor to educate the BRPL officials' w.r.t. procedures and documentation requirement. A joint meeting between potential surveyors, Insurer, Howden and BRPL will be organized at the time and place suggested by BRPL for discussing this matter. The Insurer will take a fortnightly report from the surveyor to ensure the success of the procedure and keep BRPL posted.
- 2.1.2. The Insurer shall immediately depute or authorize the Insured to call a surveyor(s) from the approved panel but not later than 48 hours of receipt of intimation from the Insured in exceptional cases. The surveyor shall call for all the documents in support of claim in one go but not in piece meal manner for expeditious settlement of claim, preferably at the time of visit or within 3 days thereafter. The require documents will be provided after getting the same from respective department(s). The claim shall not be closed for this reason.
- 2.1.3. The surveyor shall send his findings to the Insurer within 15 days of his getting documents.
- 2.1.4. After submission of all required documents by the insured to the surveyor first step would be to finalization of claim assessment and same should be shared with the insured first with the copy to M/s Howden Insurance brokers for consent. In case the claim is not found admissible / tenable or not settled for the claimed amount, Insurance company will seek the comments of BRPL within a week of receiving the survey report. The final view shall be taken within 15 days of receipt of reply by BRPL.
- 2.1.5. In normal circumstances the claim must be settled within 30 days from the date of first intimation, net of time taken by BRPL for responding to surveyor's /Insurer's comments.

#### 3. DOCUMENT FOR REPLACEMENT COST

The purchase cost of the assets will be taken from the Purchase order if the same is not available than the purchase cost of the identical goods will be taken to reach the purchase cost of the asset. There are times when an asset is damaged partially but for performance efficiency of the machine the whole part / material needs to be replaced. In such cases the surveyor / insurer must consider the replacement price of whole asset / machine. In certain items the price list is not available for material or the service, then the insurance company and surveyor should consider the sap code and the system generated id and price list and proceed with the claim settlement accordingly.

#### **4. DOCUMENT FOR REPAIR COST**

The purchase cost of the assets will be taken from the Purchase order if the same is not available then the purchase cost of the identical goods will be taken to reach the purchase cost of the asset. In case of repair of any asset(s) the same will be taken from the seller and if not possible than the quote from the vendor / service provider of identical materials will be taken as a base for calculation. In certain items the price list is not available, then the insurance company and surveyor need to consider the sap code and the system generated id and price list, which should be considered as the material code and the claim settlement made accordingly.

#### **5. CLAIM SETTLEMENT**

The total claim amount to be paid to the insured by the Insurer shall be net of the policy excess. The total claim amount to be paid to the insured by the Insurer shall be taken care of current excess clauses. The Policy shall provide for payment of claims in Indian Currency. The insured will give required relevant document to the extent possible for settlement of claims. However, in case of non-availability of required documents Insurer will settle the claims based on the market information and engineering estimates.

**IN SHORT, THE EMPHASIS SHOULD BE ON THE SPIRIT OF INDEMNITY AND NOT ON PROCEDURES.**

#### **6. SPECIAL NOTE**

Locations wise sum insured will not to be provided for HVDS, transformers and for some other assets. Complete locations address/pin codes not to be shared due to nature of business. In case a bidder does not have approved special contingency policy form, they can use any other alternative policy form to insure such assets.

#### **5. THEFT CLAIMS:**

The security / watch and ward arrangement for Insurance of Fixed assets and main stores/projects will be in the purview/Scope of BRPL/owner/customer who has engaged security from local sources for the watch and ward of the project.

Intimation for any loss/damages for Theft claims in all General Policies, event will be reported as per procedure.

**For Burglary Insurance:** For any Partial Loss– FIR (First Information Report) and Police Final Report to be waived in event of Partial Loss, only D.D/G.D./ online FIR copy (Loss/ Information Report) with the Police Authority will be provided for claim settlement. Whereas any Total Loss occurred – FIR & Police Final Report will be provided to settle the claim.

At times there are items which are not captured in the material price list or the service price list for those claims BRPL will be sharing the SAP id details, the surveyor is requested to consider the same for the claim assessment.

## 6. FIRE CLAIMS:

Apart from the detailed estimate of loss/BOQ (Bill of Quantity), Internal Investigation report on cause of loss or any other document will be provided to expedite the procedure of settlement of claim.

For estimated losses up to Rs. 1 Crore a panel of surveyors, not exceeding 5 in number, will be provided by the insurer in consultation with the insured. On a loss being reported, a surveyor will be deputed from the panel and information sent to the insurer. For claims beyond Rs.1 Crore, the insurer can appoint a surveyor as per their process. However, the insurer will consider non- appointment of a surveyor at its discretion, if such a request is made by the insured. The following process shall be adopted for the claims

- a. Delay in Intimation could be allowed up to 15 days depending on the circumstances.
- b. For Burglary / Theft claims of transformer oil, the Insurer will consider duly acknowledged copy of police intimation/D.D/G.D/online FIR copy (Loss/Information Report) with the Police Authority.
- c. For the purpose of calculating depreciation on assets with limited life in the relevant policies, BRPL will provide capitalization date which is a snapshot of the SAP register. In cases where, capitalization date is not available, the insurer will settle the claim based on manufacturing year which is available on the transformer shell / equipment left behind. If these two are not available, the claim(s) will be settled by applying a depreciation maximum of 50%.
- d. Depreciation shall be applied at an annual rate of not more than 5% per annum subject to a maximum of 50%. For Burglary / Theft claims of transformer oil, depreciation to be applied as per the date of last replacement of oil if available else the depreciation to be applied as per point "c" above.
- e. BRPL will provide documents in support of the current purchase price of the item for which there is a claim. For multiple claims of similar item, the supporting provided in the 1st claim will be considered for other claims unless fresh supporting documents are provided otherwise. Purchase invoice of the affected / damaged item will not be provided.

## 7. CLAIM DOCUMENTS: The Claims will be considered for settlement on the following documents

- a) Claim Form
- b) D.D./G.D/ online FIR copy (Loss / Information Report)/FIR/ Police Intimation: The insured will provide the document in support of the loss in case of theft / burglary case.
- c) Estimate of loss with material damaged details / labor transportation and job card. Insurer must consider the submitted BOQ where in the extra labor and transportation has been used to repair the loss. The amount that will be submitted will be minimum 20% of the material cost which should be acceptable to the surveyor / insurer and admissible as the claim.
- d) Final claim bill with supporting document for replacement cost of the item being claimed will be provided

- e) Capitalization details or any other document to determine the age of the item being claimed (where the claim is on market value basis) will be provided for the purpose of calculating depreciation.
- f) For Reinstatement Value claims, the reinstatement invoice / bill of supplier / repairer will be submitted.

## 8. SALVAGE DISPOSAL

For Theft Claims of transformers / similar equipment where the salvage of the left over parts has a scrap value, the salvage value would be calculated as per the weight specification of the particular transformer / equipment provided by BRPL when first such claim is reported and will form the basis of loss settlement of similar claims over the entire policy period.

For claims other than above, the disposal of salvage shall primarily be the responsibility of the insurer. The insured will provide all assistance, to the extent possible, in the safe custody of the salvage and its disposal. However, the insurer will ensure that there is no unreasonable delay in the disposal leading to erosion in value and delay in the settlement of the claim.

For salvage value above INR 5 lacs, the salvage disposal will take place as per CVC guidelines (specifically for PSU insurers)

## 9. TIMELINES – SURVEYORS

- 9.1.1. The surveyor will ensure survey to happen within 24 hours of the loss being reported to them.
- 9.1.2. On submission of claim documents if there is any document which is discrepant / incomplete, or any additional document is required then the surveyor shall revert to the insured for the required clarifications within 3 working days of the receipt of documentation.
- 9.1.3. The surveyor will ensure submission of the survey report within 7 working days. BRPL reserves the right to demand copies of survey reports from insurers / surveyor for their records on a case to case basis.
- 9.1.4. Surveyor shall share a monthly MIS by the 10<sup>th</sup> of subsequent month of all claims pending with him for issuance of Survey Report with the list of requirements.
- 9.1.5. If the Surveyor fails to adhere to the timelines, then on request of the Insured the Insurer will agree to the deletion of the Surveyors name from the Panel and inclusion of another Surveyor in his place.
- 9.1.6. The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed Para 15 titled “CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY”.

## 10. TIMELINES – INSURERS

- 10.1.1. On submission of the Survey Report if there is any requirement \ clarification from the Insured then the Insurer shall revert to the Surveyor \ Insured for the required clarifications within 5 working days of the receipt of Survey Report



10.1.2. The Insurer will ensure settlement of the claim up to Rs.30 Lacs within 10 working days and claims above Rs.30 Lacs within 20 working days.

10.1.3. On Settlement of the Claim the Insurer will provide complete details of the Settlement including deductions made which shall be as per the Policy provisions.

10.1.4. The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed Para 15 titled "CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY".

## **11. MISCELLANEOUS**

11.1.1. The Insurer will nominate an Officer as Business Relationship Manager who will be responsible for settlement of all issues. He / She will be the Specified One Point Contact for the Insured.

11.1.2. M/s Howden Insurance Brokers India Private Ltd. shall be aiding the Insured in the claim's settlement and will be marked on all correspondence exchanged with the Insured by the Insurers / Surveyors.

### **NO ADDITIONAL DOCUMENTS SHALL BE INSISTED FOR BY THE INSURER TO SETTLE THE CLAIMS**

**12.** Location wise sum insured will not to be provided. In some of the claims complete Locations address/pin codes are not shared due to nature of business.

## **13. DEPUTATION OF SURVEYORS:**

Within a reasonable time from the commencement of Policy the Insurer shall discuss and furnish the list of surveyors containing their relevant details. Normally surveyors from that list only shall be deputed. BRPL reserves the right to review the list and can ask the Insurer –not to depute a surveyor in case BRPL management feels that his deputation may jeopardize company's Interest. The Insurer shall depute the surveyor within 24 Hours on receipt of intimation of the occurrence of the accident. In the event of any delay in deputation of surveyor, BRPL reserve the right to engage any other surveyor from panel at the cost of Insurer. In case the surveyor causes undue delay, the Insurer will have to effectively and promptly intervene to expedite the process or to change the surveyor. If the surveyor loses the documents or does not pass to the Insurer for any reason, photocopy will be asked from BRPL and the same shall be acceptable as if these are original papers. The surveyor shall be advised by the Insurer to directly submit his report on the causes and ways to avoid losses in future. However, BRPL will not pay any remuneration in this behalf. Potential reduction of claim due to such analysis will help to reduce the future claims.

## **14. PROGRESS REPORTING AND REVIEW**

The Insurer shall submit progress reports regarding the status of claims settled & pending reports for settlement, premium received, and the claim amount settled etc. as and when called for. Periodic progress review meetings will be held at site/ Head office during which the status of all the pending claims shall be reviewed. The Insurer shall depute their senior representative to attend such meetings, who are empowered to take spot decisions in respect of settlement of claims, whenever feasible.

**MEMORANDUM OF UNDERSTANDING ON CLAIMS FOR INSURANCE OF ASSETS POLICIES YEAR 2020- 2021**

(Name of the insurer) -----Hereinafter referred to as Insurer have insured the various assets of M/s BSES Rajdhani Power Ltd. (hereinafter refer to as BRPL / Insured). For establishment of good understanding and provision of efficient & satisfactory claim services by the Insurer, this Memorandum of Understanding (MOU) is been signed between Insurer and Insured.

1. For estimated losses up to INR 1 Crore, a panel of surveyors, not exceeding 5 in number, will be provided by the insurer in consultation with the insured. On a loss being reported, a surveyor will be deputed from the panel and information sent to the insurer. For claims beyond INR 1 Crore, the insurer can appoint a surveyor as per their process. However, the insurer will consider non- appointment of a surveyor if such a request is made by the insured.
2. Delay in Intimation: - It shall be the endeavor of the Insured to intimate the claim within the timeline stipulated in the policy. However due to spread of the operations and administrative reasons there may be instances where there is a delay in intimating the claim by BRPL. The Insurer will waive such reasonable delay in intimations when a request for such waiver is made by the official in charge of BRPL.

**THE FOLLOWING PROCESS SHALL BE ADOPTED FOR THE CLAIMS:**

- a) For all claims exceeding estimated amount of INR 50 Lakhs and above, the insurer will consider On Account Settlement of claim for an initial payment of 50% of the claim amount recommended by the surveyor.
- b) For Burglary / Theft claims of transformer parts or oil- the Insurer will consider duly acknowledged copy of police intimation and FIR, however up to INR 15 Lakhs Final Investigation Report (FIR) may not be insisted upon. For other claims like theft / fire / burglary for any other assets Final Investigation report shall be waived and first information report / DD no/ GD No. shall be relied upon for settlement of claim.
- c) BRPL will provide documents in support of the current purchase price of the item for which there is a claim. For multiple claims of similar items, the supporting provided in the first claim will be considered for other claims, unless a fresh supporting is provided otherwise. Purchase invoice of the affected / damaged item will not be provided.
- d) BRPL has their own repair centers hence BRPL has their labor / departmental charges in addition to the material charges and transportation charges. In such cases, the claims will be settled considering the same included as the part of the claim amount submitted through BOQ duly signed and stamped by the person in charge. The amount that will be submitted minimum 20% of the material cost which should be acceptable to the surveyor / insurer and admissible as the claim.
- e) For burglary and theft claims of transformer oil which results in machinery breakdown of transformer such claims will be payable under burglary policy.

**3. CLAIM DOCUMENTS:** - The Claims will be considered for settlement on the following documents

g) Claim Form

h) D.D./G.D/ online FIR copy (Loss / Information Report)/FIR/ Police Intimation: The insured will

provide the document in support of the loss in case of theft / burglary case.

- i) Estimate of loss with material damaged details / labor transportation and job card. Insurer must consider the submitted BOQ where in the extra labor and transportation has been used to repair the loss. The amount that will be submitted minimum 20% of the material cost which should be acceptable to the surveyor / insurer and admissible as the claim.
- j) Final claim bill with supporting document for replacement cost of the item being claimed will be provided
- k) Capitalization details or any other document to determine the age of the item being claimed (where the claim is on market value basis) will be provided for the purpose of calculating depreciation.
- l) For Reinstatement Value claims, the reinstatement invoice / bill of supplier / repairer will be submitted.

#### **4. SALVAGE DISPOSAL**

For Theft Claims of transformers / similar equipment where the salvage of the left over parts has a scrap value, the salvage value would be calculated as per the weight specification of the particular transformer / equipment provided by BRPL when first such claim is reported and will form the basis of loss settlement of similar claims over the entire policy period.

For claims other than above, the disposal of salvage shall primarily be the responsibility of the insurer. The insured will provide all assistance, to the extent possible, in the safe custody of the salvage and its disposal. However, the insurer will ensure that there is no unreasonable delay in the disposal leading to erosion in value and delay in the settlement of the claim.

For salvage value above INR 5 lacs, the salvage disposal will take place as per CVC guidelines (specifically for PSU insurers)

#### **5. TIMELINES – SURVEYORS**

- i. The surveyor will ensure survey to happen within 24 hours of the loss being reported to them.
- ii. On submission of claim documents if there is any document which is discrepant / incomplete, or any additional document is required then the surveyor shall revert to the insured for the required clarifications within 3 working days of the receipt of documentation.
- iii. The surveyor will ensure submission of the survey report within 7 working days. BRPL reserves the right to demand copies of survey reports from insurers / surveyor for their records on a case to case basis.
- iv. Surveyor shall share a monthly MIS by the 10<sup>th</sup> of subsequent month of all claims pending with him for issuance of Survey Report with the list of requirements.
- v. If the Surveyor fails to adhere to the timelines, then on request of the Insured the Insurer will agree to the deletion of the Surveyors name from the Panel and inclusion of another Surveyor in

his place

- vi. The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed Para 15 titled "CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY".

#### **6. TIMELINES – INSURERS**

- i. On submission of the Survey Report if there is any requirement \ clarification from the Insured then the Insurer shall revert to the Surveyor \ Insured for the required clarifications within 5 working days of the receipt of Survey Report
- ii. The Insurer will ensure settlement of the claim up to INR 30 Lacs within 10 working days and claims above INR 30 Lacs within 20 working days.
- iii. On Settlement of the Claim the Insurer will provide complete details of the Settlement including deductions made which shall be as per the Policy provisions.
- iv. The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed Para 15 titled "CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY".

#### **7. MISCELLANEOUS**

- i. The Insurer will nominate an Officer as Business Relationship Manager who will be responsible for settlement of all issues. He / She will be the Specified One Point Contact for the Insured.
- ii. M/s Howden Insurance Brokers India Private Ltd. shall be aiding the Insured in the claim's settlement and will be marked on all correspondence exchanged with the Insured by the Insurers / Surveyors

#### **NO ADDITIONAL DOCUMENTS SHALL BE INSISTED FOR BY THE INSURER TO SETTLE THE CLAIMS**

- 8. Location wise sum insured will not to be provided. In some of the claims complete Locations address/pin codes are not shared due to nature of business.

**Section-IV**

**ANNEXURE —I**  
**Undertaking**

We undertake to settle all the pending claims of entire BRPL within three months period from the date of issue of the tender; we understand that failure to do so might affect our prospects with BRPL adversely.

**For and Behalf of the Insurer**

**(Signature & seal of Authorized Signatory)**

**Name:-----**

**Address:-----**

**ANNEXURE —II**

(Pl. strike off the clause which is not applicable and tick the other)

This is to declare that we do not have any deviations in the stipulations of your tender and accordingly accept all the stipulations without any reservations whatsoever.

Or

We have noticed the following contradiction/ discrepancies in/ between the tender stipulations.

- a. Para no ..... Section
- b. Para no ..... Section
- c. Para no ..... Section

**For and Behalf of the Insurer**

**(Signature & seal of Authorized Signatory)**

**Name:-----**

**Address:-----**

**ANNEXURE —III**

**DECLARATION SHEET**

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Hereby certify that all the information and data furnished by me about to this Tender No: **NIT No-CMC/BR/19-20/SS/SA/839 Dated 06-02-2020** is true and complete to the best of my knowledge. I have gone through the specifications, conditions and stipulations in detail and agree to comply with the requirements and intent of specification.

I further certify that I am the-duly authorized representative of the under mentioned Tendered and a valid power of attorney to this effect is also enclosed.

**For and Behalf of the Insurer**  
**(Signature & seal of Authorized Signatory)**

**Name:-----**

**Address:-----**

**ANNEXURE —IV**

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF REGULATORY GUIDLINES**

We \_\_\_\_\_ (name of insurance company) having registered office \_\_\_\_\_

\_\_\_\_\_ Hereby certify that Tender No: **NIT No- CMC/BR/19-20/SS/SA/839 Dated 06-02-2020** does not Breach of Insurance Act/IRDA / IIB/ GIC/ GIPSA and other guidelines applicable in INDIA, I further confirm that in the event of disclosure at a later stage that the same is in Breach and BRPL is put to any disadvantage or face cancellation of the Policy or any claim becomes substandard/untenable, the whole liabilities arising out of this shall lie wholly on us and will bear all consequences thereof.

I, further certify that I am the duly authorized representative of the underwriter and competent to agree as above and a valid power of attorney to this effect is enclosed.

I, further certify that there is no tariff violation. In case some violation is pointed out later, the same shall be taken care of in line with clause 12 of Section I

**For and Behalf of the Insurer**

**(Signature & seal of Authorized Signatory)**

**Name:-----**

**Address:-----**





**Section –V**  
**(CLAIMS MIS AND DETAILS)**

**CLAIMS PAID DETAILS FOR NON-GMC POLICIES**

| Policy Type  | 2017-18 (INR)    | 2018-19 (INR)    | 2019- 20 (INR)   |
|--|------------------|------------------|------------------|
| Standard Fire and Special Peril Policy (Other than Store)                        | 56,52,099        | 7,88,768         | 21,55,051        |
| Industrial All Risk (IAR) Policy for Grid Assets<br>(Policy taken in FY 2018-19) | Not Taken        | 1,81,326         | 0                |
| Electronic Equipment Insurance Policy  | 0                | 24,636           | 36,191           |
| Burglary Policy  | 9,88,571         | 31,19,657        | 17,20,508        |
| All Risk Policy for Portable Equipment   | 1,24,170         | 38,287           | 50,204           |
| Special Contingency Policy   | 0                | 0                | 0                |
| <b>Total</b>   | <b>67,64,840</b> | <b>41,52,674</b> | <b>39,61,954</b> |

**PENDING CLAIMS FOR NON-GMC POLICIES FOR FY 2018-19**

| Policy Type   | Estimated Loss amount (IN INR) |
|---|--------------------------------|
| Industrial All Risk (IAR) Policy for Grid Assets          | 1,10,90,000                    |
| Standard Fire and Special Peril Policy (Other than Store) | 15,20,000                      |
| <b>Grand Total</b>  | <b>1,26,10,000</b>             |

**PENDING CLAIMS FOR NON-GMC POLICIES FOR FY 2019-20**

| Policy Type   | Estimated Loss amount (IN INR) |
|---|--------------------------------|
| Standard Fire and Special Peril Policy (Other than Store) | 2,00,000                       |
| Industrial All Risk (IAR) Policy for Grid Assets.         | 1,10,00,000                    |
| Electronic Equipment Insurance Policy                     | 15,000                         |
| Burglary Policy   | 1,50,000                       |
| All Risk Policy for Portable Equipment                    | 25,000                         |
| Special Contingency Policy                                | 0                              |
| <b>Total</b>  | <b>1,13,90,000</b>             |

**CLAIMS DETAILS FROM 01-04-2019 TO 31-01-2020 FOR GMC POLICY - PARENTS**

| Particulars                | Number of Claims | Amount            |
|----------------------------|------------------|-------------------|
| Cashless Approved          | 98               | 7,757,785         |
| Reimbursement Approved     | 44               | 1,199,310         |
| Recommended For Rejection  | 8                | 0                 |
| Denial Preauth             | 0                | 0                 |
| Not Utilized Preauth       | 5                | 0                 |
| Domiciliary Claims         | 0                | 0                 |
| <b>Total</b>               | <b>155</b>       | <b>8,957,095</b>  |
| Cashless In Process        | 12               | 1,081,554         |
| Reimbursement In Process   | 6                | 203,694           |
| Pre-Authorisation Approved | 8                | 639,387           |
| <b>Total</b>               | <b>181</b>       | <b>10,881,730</b> |

|                                   |               |
|-----------------------------------|---------------|
| Premium at Inception              | 13,700,000    |
| Endo Premium                      | 473,569       |
| Deletion Premium                  | 22,871        |
| Total Premium                     | 14,150,698    |
| <b>Claim Ratio(%) without GST</b> | <b>76.90%</b> |

| Beneficiary  | No. Of Claims | Amount (IN INR)  |
|--------------|---------------|------------------|
| SELF         | 4             | 78,569           |
| SPOUSE       | 0             |                  |
| CHILD        | 0             |                  |
| PARENTS      | 138           | 8,878,526        |
| <b>TOTAL</b> | <b>142</b>    | <b>8,957,095</b> |

| Age Band     | No. Of Claims | Amount (IN INR)  |
|--------------|---------------|------------------|
| 0-15         | 0             | 0                |
| 15-35        | 0             | 0                |
| 35-45        | 0             | 0                |
| 45-55        | 12            | 413,683          |
| 55-65        | 75            | 4,803,640        |
| 65-75        | 34            | 2,479,630        |
| >75          | 21            | 1,260,142        |
| <b>Total</b> | <b>142</b>    | <b>8,957,095</b> |

**CLAIMS DETAILS FROM 01-04-2019 TO 31-01-2020 FOR GMC POLICY – EMPLOYEES**

| Particulars                | Number of Claims | Amount             |
|----------------------------|------------------|--------------------|
| Cashless Approved          | 174              | 86,41,225          |
| Reimbursement Approved     | 66               | 16,30,291          |
| Recommended for Rejection  | 18               | 0                  |
| Denial Preauth             | 7                | 0                  |
| Not Utilized Preauth       | 3                | 0                  |
| Domiciliary Claims         | 0                | 0                  |
| <b>Total</b>               | <b>268</b>       | <b>1,02,71,516</b> |
| Cashless in Process        | 11               | 8,94,925           |
| Reimbursement in Process   | 7                | 1,58,085           |
| Pre-Authorisation Approved | 7                | 3,26,367           |
| <b>Total</b>               | <b>293</b>       | <b>1,16,50,893</b> |

|                                    |               |
|------------------------------------|---------------|
| Premium at Inception               | 1,68,00,000   |
| Endo Premium                       | 3,45,907      |
| Deletion Premium                   | 68,333        |
| Total Premium                      | 1,70,77,574   |
| <b>Claim Ratio (%) without GST</b> | <b>68.22%</b> |

| Beneficiary  | No. Of Claims | Amount (IN INR)   |
|--------------|---------------|-------------------|
| SELF         | 83            | 3516140           |
| SPOUSE       | 111           | 4,686,249         |
| CHILD        | 46            | 2,069,127         |
| PARENTS      | 0             | 0                 |
| <b>Total</b> | <b>240</b>    | <b>10,271,516</b> |

| Age Band     | No. Of Claims | Amount (IN INR)   |
|--------------|---------------|-------------------|
| 0-15         | 44            | 1,984,820         |
| 15-35        | 138           | 4,758,330         |
| 35-45        | 45            | 2,180,846         |
| 45-55        | 8             | 510,215           |
| 55-65        | 5             | 837,305           |
| 65-75        | 0             | 0                 |
| > 75         | 0             | 0                 |
| <b>TOTAL</b> | <b>240</b>    | <b>10,271,516</b> |

**Section –VI**

**1. Demographic Data for Employee**

**1.1. Family Structure vis-à-vis Age spread**

| Relation/Age       | 0-25        | 26-30      | 31-35      | 36-40      | 41-45      | 46-50      | 51-55     | 56-60     | 61-65    | 66-70    | Grand Total |
|--------------------|-------------|------------|------------|------------|------------|------------|-----------|-----------|----------|----------|-------------|
| CHILD1             | 726         | 17         |            |            |            |            |           |           |          |          | 743         |
| CHILD2             | 395         |            |            |            |            |            |           |           |          |          | 395         |
| CHILD3             | 48          |            |            |            |            |            |           |           |          |          | 48          |
| CHILD4             | 9           |            |            |            |            |            |           |           |          |          | 9           |
| EMPLOYEE           | 20          | 187        | 245        | 254        | 208        | 104        | 64        | 23        | 6        | 2        | 1113        |
| SPOUSE             | 31          | 155        | 204        | 256        | 133        | 56         | 32        | 16        | 2        | 1        | 886         |
| <b>Grand Total</b> | <b>1229</b> | <b>359</b> | <b>449</b> | <b>510</b> | <b>341</b> | <b>160</b> | <b>96</b> | <b>39</b> | <b>8</b> | <b>3</b> | <b>3194</b> |

**1.2. Sum Insured vis-à-vis Age Spread**

| Sum Insured / Age  | 0-25      | 26-30      | 31-35      | 36-40      | 41-45      | 46-50      | 51-55     | 56-60     | 61-65    | 66-70    | Grand Total |
|--------------------|-----------|------------|------------|------------|------------|------------|-----------|-----------|----------|----------|-------------|
| 300000             | 20        | 168        | 126        | 73         | 62         | 37         | 10        | 2         | 1        |          | 499         |
| 400000             |           | 19         | 119        | 157        | 107        | 26         | 17        | 7         |          |          | 452         |
| 500000             |           |            |            | 24         | 37         | 28         | 17        | 6         | 1        |          | 113         |
| 600000             |           |            |            |            | 2          | 13         | 20        | 8         | 4        | 2        | 49          |
| <b>Grand Total</b> | <b>20</b> | <b>187</b> | <b>245</b> | <b>254</b> | <b>208</b> | <b>104</b> | <b>64</b> | <b>23</b> | <b>6</b> | <b>2</b> | <b>1113</b> |

**2. Demographic Data for Parents/Parents-in-law**

**2.1. Family Structure vis-à-vis Age spread**

| Relation / Age     | 41-45    | 46-50     | 51-55     | 56-60      | 61-65      | 66-70      | 71-75      | 76-80     | 81-85     | 86-90     | 91-95    | Grand Total |
|--------------------|----------|-----------|-----------|------------|------------|------------|------------|-----------|-----------|-----------|----------|-------------|
| FATHER             |          | 8         | 22        | 53         | 89         | 96         | 66         | 38        | 22        | 6         | 2        | 402         |
| MOTHER             | 5        | 21        | 65        | 99         | 106        | 91         | 53         | 21        | 10        | 4         |          | 475         |
| <b>Grand Total</b> | <b>5</b> | <b>29</b> | <b>87</b> | <b>152</b> | <b>195</b> | <b>187</b> | <b>119</b> | <b>59</b> | <b>32</b> | <b>10</b> | <b>2</b> | <b>877</b>  |

**2.2 Sum Insured vis-à-vis Age Spread**

| Sum Insured / Age  | 41-45    | 46-50    | 51-55     | 56-60     | 61-65      | 66-70      | 71-75     | 76-80     | 81-85     | 86-90    | 91-95    | Grand Total |
|--------------------|----------|----------|-----------|-----------|------------|------------|-----------|-----------|-----------|----------|----------|-------------|
| 300000             | 0        | 8        | 26        | 48        | 45         | 22         | 16        | 3         | 2         |          |          | 170         |
| 400000             | 0        |          | 7         | 24        | 55         | 78         | 42        | 15        | 13        | 2        | 1        | 237         |
| 500000             | 0        |          |           |           | 7          | 17         | 23        | 18        | 5         | 2        |          | 72          |
| 600000             | 0        |          |           |           |            | 2          | 5         | 10        | 7         | 4        | 1        | 29          |
| <b>Grand Total</b> | <b>0</b> | <b>8</b> | <b>33</b> | <b>72</b> | <b>107</b> | <b>119</b> | <b>86</b> | <b>46</b> | <b>27</b> | <b>8</b> | <b>2</b> | <b>508</b>  |

**Section-VII**

**(QUOTE SLIPS WITH TERMS & CONDITIONS)**

**Please Note:**

**All values of assets as provided below are tentative values and are bound to change. Final data will be shared before/ at the time of placement of policies.**

| <b>Quote Slip for Industrial All Risk Policy</b>   |   |
|--|---|
| Name of the Insured  | BSES Rajdhani Power Ltd.  |
| Address  | BSES Bhawan, Nehru Place, New Delhi - 110019  |
| Insurance Period   | 1st -April -2020 to 31st - March- 2021  |
| Nature of Business   | Electricity Distribution as per Section V - Risk Code 09 and rate Code- 05 ( IIB Occupancy Code 3005)   |
| Risk Locations   | 95 Grids at Various Locations in South and West Delhi (Annexure A Grid wise Details)  |
| Risk Description   | All grid assets including building, plant and machinery, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade. |
| <b>Section I : Material Damage</b>   | <b>Sum Insured (In Lakhs / INR)</b>   |
| Building including Plinth and Foundation, boundary walls, roads, landscape and any other civil structure   | 55,460  |
| Plant and Machinery : Power transformer, station transformer, switchgears, RMU SCADA system , cables, distribution transformers ,RTU and other related machinery and their accessories & FFF ,office assets spares & Tools , any consumable stocks and work in progress including but not limited to any other items pertaining to insured trade | 1,51,485  |
| <b>Total</b>   | <b>2,06,945</b>   |
| <b>Total Section II : Machinery Breakdown</b>  |   |
| All Plant & Machinery as mentioned in section 1  | 1,51,485  |

| <b>Section III - Business Interruption (FLOP)</b>   |   |
|---|---|
| Sum Insured   | 100   |
| <b>Add-on Cover</b>   |   |
| STFI  | Total Sum Insured   |
| Earthquake (Fire and Shock)   | Total Sum Insured   |
| Omission to insure additions, alterations and extensions (up to 5% of SI)                                       | 10,347  |
| Escalation Clause (upto 10% of Sum Insured)   | 20,695  |
| Clearance & Removal of Debris (in excess of 1% claim amount) including dewatering, desilting and foreign debris | upto INR. 5 Crores  |
| Architects, Surveyors and consulting engineers fees (in excess of 3% of the claim amount)                       | upto INR. 5 Crores  |
| Free automatic reinstatement of Sum Insured up to 10%   | upto INR. 5 Crores  |
| Plans, documents and computer records clause  | upto INR. 5 Crores  |
| Start-up/Shut Down expenses   | upto INR. 5 Crores  |
| Claim Preparation Cost  | upto INR. 5 Crores  |
| Expediting expenses including Air Freight and Express Freight   | upto INR. 5 Crores  |
| Temporary removal of Capital Goods  | upto INR. 5 Crores  |
| Obsolete Equipment/Parts clause   | upto INR. 5 Crores  |
| Crane hiring charges  | upto INR. 5 Crores  |
| Rent for alternative equipments (AOA : AOY :: Rs.25 Laks : 1 Crore)   |   |
| Involuntary Betterment Clause   | upto 10 % of original / actual replacement / repair cost<br>Subject to maximum of INR 5 Crores                |
| Minor works / Property in course of construction  | INR 50 Cr any one project and INR 100 Cr in aggregate during policy period                                    |
| Loss Minimization Expenses including Fire Fighting Expenses   | At Actuals  |
| New Acquisitions/merger   | up to 15% of policy sum Insured   |
| Deliberate damage   | up to 1% of Sum Insured   |
| <b>Clauses to be attached</b>   |   |
| On Account Payment Clause   | Upto 50 % of estimated claim value based on issuance of Imitate loss advice (ILA) / preliminary survey report |
| Nominated loss Adjuster clause  | Protocol, Puri Crowford, Sun Insurance Surveyor, Ajay Chopra & Associates & Team Surveyor                     |

|  |   |
|--|---|
| Designation of Property Clause                         |   |
| Local / Public Authorities Clause                      |   |
| Reinstatement Value Clause                             |   |
| Agreed bank clause                                     |   |
| Loss payee Clause                                      |   |
| Goods Held in Trust Clause                             |   |
| OEM clause   |   |
| 72 Hour Clause   |   |
| Immediate Repair Clause                                |   |
| Protection and Preservation of damaged Property Clause |   |
| Co-insurance Clause                                    |   |
| <b>Excess</b>  | <b>5% of claim amount subject to minimum of INR .5 lakhs for each &amp; every claim</b> |



| Quote Slip for Standard Fire and Special Perils Policy  |   |
|---|---|
| Name of the Insured   | BSES Rajdhani Power Ltd.  |
| Address   | BSES Bhawan, Nehru Place, New Delhi - 110019  |
| Insurance Period  | 1st -April -2020 to 31st - March- 2021  |
| Nature of Business  | Electricity Distribution as per Section V - Risk Code 10 and rate Code- 05 (IIB Occupancy Code 3006)  |
| Risk Locations  | Complete Distribution Area of BSES Rajdhani Power Limited in South and West Delhi   |
| Risk Description  | 11KV distribution substations including building, plant and machinery, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade. |
| Description   | Sum Insured (In Lakhs / INR)  |
| Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape etc  | 28,965  |
| All Electrical and Electronic equipments installed in 11 KV & LT Network including RMU, HVDS Transformers, Office Equipments including furniture and fixtures, Capital Works in progress, Transformer repair shop Dwarka sector-11, Sub Station , IT Equipments more than 7 years old, Transmission Towers , HT/LT distribution network including 415V and below electrical lines and related equipments including wiring, insulators, poles, street lights and other accessories in the distribution area. | 2,40,655  |
| Stores - Stock including fresh inventory and capitalised items in covered and open godowns  | 9,500   |
| Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs whereas the value of such items is shown zero in SAP for accounting purposes but in actual holds value for the insured.   | 500   |
| Scrap Store   | 250   |
| <b>Total</b>  | <b>2,79,870</b>   |

| <b>Add-on Cover</b>   |   |
|---|---|
| STFI  | TSI   |
| Earthquake (Fire and Shock)   | TSI   |
| Impact damage from insured own vehicle, equipments etc.   | TSI   |
| Omission to insure additions, alterations and extensions (up to 5% of SI)                                       | 13,993  |
| Escalation Clause (upto 10% of Sum Insured)   | 27,987  |
| Clearance & Removal of Debris (in excess of 1% claim amount) including dewatering, desilting and foreign debris | upto INR. 5 Crores  |
| Architects, Surveyors and consulting engineers' fees (in excess of 3% of the claim amount)                      | upto INR. 5 Crores  |
| Free automatic reinstatement of Sum Insured up to 10%   | upto INR. 5 Crores  |
| Plans, documents and computer records clause  | upto INR. 5 Crores  |
| Start-up/Shut Down expenses   | upto INR. 5 Crores  |
| Claim Preparation Cost  | upto INR. 5 Crores  |
| Expediting expenses including Air Freight and Express Freight   | upto INR. 5 Crores  |
| Temporary removal of Capital Goods  | upto INR. 5 Crores  |
| Obsolete Equipment/Parts clause   | upto INR. 5 Crores  |
| Crane hiring charges  | upto INR. 5 Crores  |
| Rent for alternative equipments (AOA : AOY :: INR 25 Lakhs : 1 Crore)   |   |
| Involuntary Betterment Clause   | upto 10 % of original / actual replacement / repair cost subject to maximum of INR .5 Crores                    |
| Minor works / Property in course of construction  | INR 50 Cr any one project and INR 100 Cr in aggregate during policy period                                      |
| Loss Minimization Expenses including Fire Fighting Expenses   | at actuals  |
| New Acquisitions/merger   | up to 15% of policy sum Insured   |
| Deliberate damage   | up to 1% of Sum Insured   |
| <b>Clauses to be attached</b>   |   |
| On Account Payment Clause   | upto 50 % of estimated claim value based on issuance of Immediate loss advice (ILA) / preliminary survey report |
| Nominated loss Adjuster clause  | Protocol, Puri Crawford, Sun Insurance Surveyor, Ajay Chopra & Associates & Team Surveyor                       |
| Local / Public Authorities Clause   |   |
| Reinstatement Value Clause  |   |
| Agreed bank clause  |   |
| Loss payee Clause   |   |

|  |  |
|--|--|
| Goods Held in Trust Clause                             |  |
| OEM clause   |  |
| 72 Hour Clause   |  |
| Immediate Repair Clause                                |  |
| Protection and Preservation of damaged Property Clause |  |
| Co-insurance Clause                                    |  |
| <b>Excess</b>  | <b>As per SFSP tariff / GI council</b> |

| Quote Slip for Burglary and Housebreaking Insurance Policy  |   |
|---|---|
| Name of the Insured   | BSES Rajdhani Power Ltd.  |
| Address   | BSES Bhawan, Nehru Place, New Delhi – 110019  |
| Insurance Period  | 1st -April -2020 to 31st - March- 2021  |
| Nature of Business  | Electricity Distribution  |
| Risk Locations  | Complete Distribution Area of BSES Rajdhani Power Limited in South and West Delhi   |
| Risk Description  | 11KV distribution substations including building, plant and machinery, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade. |
| Description   | Sum Insured (In Lakhs / INR)  |
| Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape etc  | 28,965  |
| All Electrical and Electronic equipments installed in 11 KV & LT Network including RMU, HVDS Transformers, Office Equipments including furniture and fixtures, Capital Works in progress, Transformer repair shop Dwarka sector-11, Sub Station , IT Equipments more than 7 years old, Transmission Towers , HT/LT distribution network including 415V and below electrical lines and related equipments including wiring, insulators, poles, street lights and other accessories in the distribution area. | 2,40,655  |
| Stores - Stock including fresh inventory and capitalised items in covered and open godowns  | 9,500   |
| Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs whereas the value of such items is shown zero in SAP for accounting purposes but in actual holds value for the insured.   | 500   |
| Scrap Store   | 250   |
| <b>Total</b>  | <b>2,79,870</b>   |
| <b>Extensions</b>   |   |
| Theft,  |   |

|   |  |
|---|--|
| RSMD  |  |
| Larceny,  |  |
| Burglary and theft claim of transformer oil which results in machinery breakdown of transformer such claims will be payable under burglary policy |  |
| Omission to Insure  |  |
| Removal of debris   | (AOA: AOY: INR 1 Lakhs: 1 Crores)        |
| <b>Clauses to be attached</b>   |  |
| Designation of Property Clause  |  |
| Local Authorities Clause  |  |
| Agreed bank clause  |  |
| Loss payee Clause   |  |
| Loss limit per location is INR 100 crores   |  |
| Goods Held in Trust   |  |
| Floater Declaration clause for Stocks   |  |
| Co-insurance Clause   |  |
| <b>Excess</b>   | <b>INR 1500 for each and every claim</b> |

| Quote Slip for Electronic Equipment Insurance Policy   |  |
|--|--|
| Name of the Insured  | BSES Rajdhani Power Ltd.   |
| Address  | BSES Bhawan, Nehru Place, New Delhi – 110019   |
| Insurance Period   | 1st -April -2020 to 31st - March- 2021   |
| Nature of Business   | Electricity Distribution   |
| Risk Locations   | Complete Distribution Area of BSES Rajdhani Power Limited in South and West Delhi                          |
| Risk Description   | Electronic Equipment comprising of mainly computers, IT and networking equipments related other equipments |
| Description  | Sum Insured (In Lakhs / INR)   |
| Servers, PC, Scanner, Printer, Barcode Reader, Projector, CCTV, SCADA RTU and FRTU AUDIO /VIDEO SYSTEM, UPS, PC, POSS Machines and Telecom equipments. | 2807.79  |
| <b>Total</b>   | <b>2807.79</b>   |
| Extensions   |  |
| No depreciation will be applied on equipments which is less than five years old in any claims (whether partial or total loss)                          |  |
| 5% per year maximum of 50 % depreciation will be applied on equipment which is more than five years old  |  |
| Omission to insure additions, deletions and alterations  | 5% of total sum insured  |
| Technological Advancement for 25% of Sum Insured   |  |
| Expediting costs including express freight and air freight INR 1 Cr  |  |
| Third party liability INR 5 Cr   |  |
| Additional customs duty INR 1 Cr   |  |
| Surrounding property up to INR 10 Cr   |  |
| Data restoration cover of INR 1,00,00,000  |  |
| Escalation up to 10%   |  |
| Clauses to be attached   |  |

|   |                          |
|---|--------------------------|
| Deletion of maintenance warranty  |                          |
| Floater basis (There is a possibility that equipment will move around the premises of the BSES) |                          |
| Agreed bank clause  |                          |
| Loss payee Clause   |                          |
| Coinsurance clause  |                          |
|   |                          |
| <b>Excess</b>   | <b>As Per EEI tariff</b> |

| Quote Slip for Portable Electronic Equipment Insurance Policy   |  |
|---|--|
| Name of the Insured   | BSES Rajdhani Power Ltd.   |
| Address   | BSES Bhawan, Nehru Place, New Delhi - 110019   |
| Insurance Period  | 1st -April -2020 to 31st - March- 2021   |
| Nature of Business  | Electricity Distribution   |
| Risk Locations  | Complete Distribution Area of BSES Rajdhani Power Limited in South and West Delhi                  |
| Risk Description  | Portable equipments comprising of laptop, tabs and I-pads, mobile phones, other related items etc. |
| Description   | Sum Insured (In Lakhs / INR)   |
| Portable equipments comprising of laptop, tabs and I-pads, mobile phones, other related items etc.                            | 463.04   |
| <b>Total</b>  | <b>463.04</b>  |
| Extensions  |  |
| No depreciation will be applied on equipments which is less than five years old in any claims (whether partial or total loss) |  |
| 5% per year maximum of 50 % depreciation will be applied on equipment which is more than five years old                       |  |
| Omission to insure additions, deletions and alterations   | 5% of total sum insured  |
| Escalation Clause   | 10% of total sum insured   |
| Electrical & Mechanical Breakdown cover   |  |
| Worldwide territory cover   |  |
| Clauses to be attached  |  |
| RSMD  |  |
| Reinstatement Value Clause  |  |
| Agreed bank clause  |  |
| Loss payee Clause   |  |
| Coinsurance clause  |  |
| <b>Excess</b>   | <b>INR 500 for each and every claim</b>  |



| Quote Slip for Marine Insurance Policy  |  |
|---|--|
| Particulars   | Details  |
| Name of Insured   | BSES Rajdhani Power Ltd.   |
| Mailing Address   | BSES Bhawan, Nehru Place, New Delhi - 110019   |
| Policy Period   | 1st -April -2020 to 31st - March- 2021   |
| Risk / Property to be covered   | All new items pertaining to insured trade including administrative items.  |
| Transit   | Inland Purchase - From Anywhere in India To Anywhere in India (Warehouse to Warehouse)                                 |
|   | Purchase/ Sales Returns- from Insured's / vendor premises to Anywhere in India and vice versa (Warehouse to Warehouse) |
| Packing   | Standard and Customary   |
| Mode of Transit   | Air / Road / Rail / Postal Coverage / Courier/ Multimodal / Barge Movement   |
| Annual Expected Turnover  | INR 42,600/- Lakhs   |
| Sum insured for starting of policy  | INR 42,600/- Lakhs   |
| Limit per Bottom/ Sending   | INR 20 Crores  |
| Limit per Location  | INR 40 Crores  |
| Basis of Valuation  | Invoice + 10% or CIF + 10%   |
|   | Stock Transfer/ Inter depot/ Inter factory/: Stock Transfer Note/ Challan + Freight (if applicable)                    |
|   | Inland Transit (Rail or Road) Clause A 2010  |
|   | Inland Transit (Rail or Road) Clause B 2010  |
|   | Strike, Riots, & Civil Commotion Clauses   |
|   | Sanction limitation & Exclusion clause   |
|   | Concealed damage clause for 30 days  |
|   | Seals intact clause  |
|   | Courier Clause   |
|   | Register post and parcel clause  |
|   | Institute extended Radioactive, Contamination, Exclusion clause  |
|   | Institute chemical, biological, Bio-chemical, Electromagnetic Weapons and cyber Attack exclusion clause                |
|   | Termination of Transit clause (Terrorism)  |
|   | Institute location clause  |
|   | Cancelation Clause   |
|   | Institute Replacement Clause   |
|   | Sellers and Buyer Interest Contingency Clause  |
|   | Important Notice clause  |
|   | Waiver of Subrogation upto claim INR. 100,000/-  |
| Loading and Unloading cover at each point of Transit, including the First Loading |  |
| Debris Removal Clause (JC 191)  |  |

|                       |  |
|-----------------------|--|
|                       | Repacking Clause   |
|                       | Warehouse to Warehouse Clause  |
|                       | Nominated Adjusters Clause   |
|                       | Loss payee Clause  |
|                       | Final Report of Police waiver for all cases upto INR 5,00,000/-                        |
| <b>Claims History</b> | NIL  |
| <b>Excess</b>         | 0.25% of the claim amount subject to a minimum of INR 10,000 for each and every claim. |

| QUOTE SLIP FOR MONEY POLICY   |  |
|-------------------------------|--|
| Name of the Insured           | BSES Rajdhani Power Ltd.   |
| Address                       | BSES Bhawan, Nehru Place, New Delhi - 110019   |
| Insurance Period              | 1st -April -2020 to 31st - March- 2021   |
| Nature of Business            | Electricity Distribution   |
| Risk Locations                | Complete Distribution Area of BSES Rajdhani Power Limited in South and West Delhi  |
| Risk Description              | <p>Cash in Safe at various BSES Rajdhani premises.<br/>           Cash in Till and Counters.<br/>           Cash in mobile vans/ counters, including cash collected at Lok Adalat's and in transit to and fro from Lok Adalats and mobile vans.<br/>           To and fro from the various BSES Premises, Bank as applicable.<br/>           Including cover for Contractual &amp; Outsourced Employees.<br/>           Employee's includes staff in Company's role (own staff), GPA,CTC, as well as agency staff (Outsourced and SLA).<br/>           Cash vans being used in cash dept includes hired/ own vehicles being operated by drivers in company's role and drivers in agency roles (including SLA). Hired vehicle (with drivers) are also being used in cash dept (wherein vehicles as well as drivers are outsourced to agency).</p> |
| <b>Description</b>            | <b>Sum Insured (In Lakhs / INR)</b>  |
| Annual Cash in Transit        | 80,000   |
| Cash in Safe                  | 7,00   |
| Hold Up counter               | 5,10   |
| Mobile Vans                   | 15   |
| <b>Extensions</b>             |  |
| SRCC                          |  |
| Terrorism,                    |  |
| Hold Up                       |  |
| <b>Clauses to be attached</b> |  |
| RSMD                          |  |
| Usage of Public Transport     |  |
| Damage by SFSP Perils         |  |
| Co-insurance Clause           |  |

| <b>GROUP PERSONAL ACCIDENT INSURANCE</b> |  |
|--|--|
| <b>Insured</b>                           | M/s. BSES RAJDHANI POWER LIMITED   |
| <b>Current Insurer</b>                   | The New India Assurance co. ltd.   |
| <b>Policy Period</b>                     | 01-April-2020 to 31st-03-2021  |
| <b>Industry</b>                          | <a href="https://www.bsedelhi.com/web/bses">https://www.bsedelhi.com/web/bses</a>  |
| <b>No. of Lives at inception</b>         | 248  |
| <b>No. of Lives at renewal</b>           | 248 (Final number to be shared at the time of placement)   |
| <b>Claims</b>                            | Mentioned Below  |
| <b>Total Sum Insured</b>                 | INR 745.50 Lakhs   |
| <b>Coverages</b>                         | Coverage's Required  |
| <b>Sum Insured per employee</b>          | Graded Sum Insured<br>1. D.G.M/ D.F.O/ Astt. Manager (Finance)/ Officer Finance/ AFO/ Section Officer/ Accts Supdt.- INR 3,50,000<br>2. Head Clerk/ Hd.Cashier/ Asstt. Accountant AG-I/ II/III/ Sr.Cashier/ Sr. Clerk/ Jr. Steno/ Jr. Cashier/ Jr. Clerk/ KPO/ Cash coll. Associates/ Driver/ Gunman/ Store Assistant/ Bill Messenger/ Draftee- INR 3,00,000<br>3. Peon/ ALM/ Cleaner INR 2,50,000 |
| <b>Accidental Death Cover</b>            | Covered  |
| <b>Permanent Total Disability</b>        | Covered  |
| <b>Permanent Partial Disability</b>      | Covered  |
| <b>TTD</b>                               | 1% of Sum Insured maximum up to INR. 5000 or actual weekly salary whichever is less up to 104 weeks  |
| <b>Children Education</b>                | In case of Death or PTD of the Insured, Compensation for educational fund of dependent children below 23years of age 1-child- INR.10,000/-, and in case of two dependents children below the age of 23years- INR.20,000/-  |
| <b>Terrorism</b>                         | Covered  |
| <b>Funeral Expenses</b>                  | 1% of the SI or INR.5000 or Actual expenses whichever is lower   |
| <b>Transportation of Mortal Remains</b>  | 1% of the SI or INR.2500 or Actual expenses whichever is lower   |
|  |  |

| <b>QUOTE SLIP- GMC (EMPLOYEES)</b>                     |  |
|--|--|
| <b>Coverages</b>                                       | <b>As per expiring Policy</b>  |
| <b>Hospitalisation Benefits</b>                        | Hospitalisation benefit here means expenses on hospitalisation for a minimum period of 24 hours which are admissible. However, this limit will not apply for specific treatments to be considered on case to case basis where the insured person is discharged on the same day in which case, the treatment will be considered to be taken under hospitalisation benefits- For example - in case of normal delivery with epidural, the patient is discharged on the same day or surgery for removing abscess with local anaesthesia where the patient is discharged on the same day. |
| <b>Family Definition</b>                               | The coverage is for Employees + Spouse + Dependent Children (Children covered till the age of 25 years). However unmarried and dependent female child above the age of 25 years and physically handicapped children dependent on parents above the age of 25 will be covered under the policy  |
| <b>Policy Type (Floater/Non-Floater)</b>               | Floater  |
| <b>Age Band</b>  | As per expiring Policy   |
| <b>Sum Insured</b>                                     | INR 3 lakhs/4 Lakhs/5 Lakhs/ 6 Lakhs   |
| <b>Cashless Facility</b>                               | Covered  |
| <b>Domiciliary Hospitalisation</b>                     | Not Covered  |
| <b>Pre-Existing Diseases Exclusion</b>                 | Waived Off   |
| <b>Waiver of 30 days waiting period</b>                | Waived Off   |
| <b>Exclusions 4.1,4.2 and 4.3</b>                      | Waived Off   |
| <b>Waiver of 1/ 2/ 4-year exclusion</b>                | Waived Off   |
| <b>New-born baby Covered from day one</b>              | Covered  |
| <b>Maternity Benefit</b>                               | Covered up to Full Sum Insured restricted up to 2 children per family  |
| <b>Pre and Post Natal Expenses</b>                     | Not Covered unless admitted in Hospital/Nursing home and Treatment is taken here; However, expenses incurred 1 month prior to delivery and 2 months post-delivery is covered within maternity limits   |
| <b>Waiver of 9 months waiting period for maternity</b> | Waived Off   |
| <b>Infertility Treatment</b>                           | Covered up to INR 1 lakh only for Employee and Spouse  |

|  |   |
|--|---|
| <b>Corporate Buffer</b>                    | <p>This policy is extended to cover corporate floater INR 1,00,00,000 for employees subject to following terms</p> <ol style="list-style-type: none"> <li>1. The usage of the corporate floater shall be at the discretion of the BRPL's Management, and it needs to be approved and recommended for payment by the management on the merits of the individual case.</li> <li>2. This benefit shall be extended to only those persons who are covered under the Mediclaim policy.</li> <li>3. Such members should have exhausted sum insured available to them under the Mediclaim Policy</li> <li>4. Option to avail the sum from corporate floater should be intimated to the TPA in advance</li> </ol> |
| <b>Room Rent Limits</b>                    | No Sublimit along with Nursing charges also have no sublimit  |
| <b>Hospital Cash</b>                       | Not Covered   |
| <b>Emergency Ambulance Charges</b>         | Up to 1% of Sum Insured   |
| <b>Co-Payment</b>                          | Not Applicable  |
| <b>Day Care Procedures</b>                 | Covered   |
| <b>Internal congenital diseases</b>        | <b>Covered</b>  |
| <b>External Congenital Disease</b>         | Medical Treatment of congenital external disease or defects or abnormalities shall be covered under the scheme when the same is medically advised/part of treatment of disease.   |
| <b>Hospitalization due to terrorism</b>    | Any Medical expenses incurred for or arising out of Terrorist/epidemic stands covered under the policy. However, hospitalisation due to Terrorism arising out of Nuclear/Biological warfare is not covered  |
| <b>Special Condition 1</b>                 | Robotic surgery for Cancer of Prostate and Neuro covered on a case to case basis  |
| <b>Special Condition 2</b>                 | Retinopathy treatment for diabetic retinopathy to be payable on a case to case basis  |
| <b>Special Condition 3</b>                 | Stem Cell therapy covered up to 50% of Claim Admissible amount  |
| <b>Special Condition 4</b>                 | Bariatric Surgery for Morbid obesity subject to BMI greater than 35   |
| <b>Special Condition 5</b>                 | Surgery for Keratoconus stands covered up to INR 25000  |
| <b>Special Condition 6</b>                 | Employees retiring during the course of policy as well as resigned employees will continue to be covered in their policy till the expiry of the current policy. They would be eligible for renewal in the subsequent renewals as well. Similarly, the spouse of a diseased employees will be covered under the policy with eligibility for all future renewals  |
| <b>Cochlear Implant</b>                    | Surgery stands covered up to 50% of Claim admissible amount   |
| <b>HIV Cover</b>                           | Yes   |
| <b>Major Organ Transplant</b>              | Covered up to 2 times of Sum Insured  |
| <b>No deduction cover in case of death</b> | To be covered in case of death of employee  |
| <b>Pre and Post Hospitalisation</b>        | 60 and 90 days respectively   |

|                                    |  |
|------------------------------------|--|
| <b>Change in Sum Insured</b>       | Mid-term change in Sum Insured due to change in designation for employee |
| <b>Post-Operative Cancer Tests</b> | Limited to 10 incidents. Each incident up to INR 50,000/-                |
| <b>Cervical Cancer Vaccination</b> | Covered  |

| Quote Slip- GMC (Parents)                 |   |
|---|---|
| Coverages                                 | As per Expiring Policy  |
| <b>Hospitalisation Benefits</b>           | Hospitalisation benefit here means expenses on hospitalisation for a minimum period of 24 hours which are admissible. However, this limit will not apply for specific treatments to be considered on case to case basis where the insured person is discharged on the same day in which case, the treatment will be considered to be taken under hospitalisation benefits- For example - in case of normal delivery with epidural, the patient is discharged on the same day or surgery for removing abscess with local anaesthesia where the patient is discharged on the same day.                    |
| <b>Family Definition</b>                  | Parents + Parents in law  |
| <b>Policy Type (Floater/Non-Floater)</b>  | Floater   |
| <b>Age Band</b>                           | 0-99 YEARS  |
| <b>Sum Insured</b>                        | INR 3 lakhs/4 Lakhs/5 Lakhs/ 6 Lakhs  |
| <b>Cashless Facility</b>                  | Covered   |
| <b>Domiciliary Hospitalisation</b>        | Not Covered   |
| <b>Pre-Existing Diseases Exclusion</b>    | Waived Off  |
| <b>Waiver of 30 days waiting period</b>   | Waived Off  |
| <b>Exclusions 4.1,4.2 and 4.3</b>         | Waived Off  |
| <b>Waiver of 1/ 2/ 4-year exclusion</b>   | Waived Off  |
| <b>New born baby Covered from day one</b> | Not Covered   |
| <b>Maternity Benefit</b>                  | Not Covered   |
| <b>Pre and Post Natal Expenses</b>        | Not Covered   |
| <b>Infertility Treatment</b>              | Not Covered   |
| <b>Corporate Buffer</b>                   | <p>This policy is extended to cover corporate floater INR 50, 00,000 for parents/in-laws subject to following terms</p> <ol style="list-style-type: none"> <li>1. The usage of the corporate floater shall be at the discretion of the BRPL's Management, and it needs to be approved and recommended for payment by the management on the merits of the individual case.</li> <li>2. This benefit shall be extended to only those persons who are covered under the Medclaim policy.</li> <li>3. Such members should have exhausted sum insured available to them under the Medclaim Policy</li> </ol> |



|   |   |
|---|---|
|   | 4. Option to avail the sum from corporate floater should be intimated to the TPA in advance   |
| <b>Room Rent Limits</b>                       | No Sublimit and Nursing charges have no Sublimit  |
| <b>Ambulance Charges</b>                      | 1% of Sum Insured   |
| <b>Co-Payment</b>                             | Not Applicable  |
| <b>Day Care Procedures</b>                    | Covered   |
| <b>Pre and Post Hospitalisation</b>           | 30 and 60 days respectively   |
| <b>Limit on any one diseases or ailment</b>   | No capping on surgeon charges, aesthetic charges, stent charges etc: Sub limit only for Cataract INR.25,000/- per eye                                       |
| <b>Internal congenital diseases</b>           | Covered   |
| <b>External Congenital Disease</b>            | Covered when Medically advised  |
| <b>Hospitalization due to terrorism</b>       | Covered   |
| <b>Special Condition 1</b>                    | Robotic surgery for Cancer of Prostate and Neuro covered on a case to case basis  |
| <b>Special Condition 2</b>                    | Retinopathy treatment for diabetic retinopathy to be payable on a case to case basis  |
| <b>Special Condition 3</b>                    | Stem Cell therapy covered up to 50% of Claim Admissible amount  |
| <b>Special Condition 4</b>                    | Bariatric Surgery for Morbid obesity subject to BMI greater than 35   |
| <b>Special Condition 5</b>                    | Surgery for Keratoconus stands covered up to INR 25000  |
| <b>Special Condition 6</b>                    | Aliment wise capping/sub-limit is not applicable  |
| <b>Special Condition 7</b>                    | Parents + Parents in law of employees retiring during the course of policy will continue to be covered under the policy till the expiry date of such policy |
| <b>Cochlear Implant</b>                       | Surgery stands covered up to 50% of Claim admissible amount   |
| <b>Option 2 (Suggested Additional Covers)</b> |   |
| <b>HIV Cover</b>                              | Yes   |
| <b>Major Organ Transplant</b>                 | Covered up to 2 times of Sum Insured  |
| <b>No deduction cover in case of death</b>    | To be covered in case of death of member  |
| <b>Psychiatric Treatment</b>                  | Covered up to INR 50000 (Max limit of INR 500000 in policy)   |
| <b>Pre and Post Hospitalisation</b>           | 60 and 90 days respectively   |
| <b>Change in Sum Insured</b>                  | Mid-term change in Sum Insured due to change in designation for employee  |
| <b>Post-Operative Cancer Tests</b>            | Limited to 10 incidents. Each incident up to INR 50,000/-   |
| <b>Cervical Cancer Vaccination</b>            | Covered   |

**FIXED ASSET DETAILS FOR ALL INSURANCE FOR FY-2020-21**

| <b>FIXED ASSETS</b>                              | <b>Policy</b>   | <b>Coverage</b>     | <b>2020-21 (In Lakhs)</b> |
|--|-----------------|---------------------|---------------------------|
| 66/33/11 KV Grid Stations                        | IAR Policy      | All Risk, Terrorism | <b>2,06,945.00</b>        |
| Office Equipments, Furnitures & Fixtures         | SFSP / Burglary | Fire, EQ, Terrorism | <b>7,783.11</b>           |
| Offices and Building & Temporary Structures      | SFSP / Burglary | Fire, EQ, Terrorism | <b>28,965.00</b>          |
| 11 KV Substations including RMU                  | SFSP / Burglary | Fire, EQ, Terrorism | <b>1,82,828.14</b>        |
| HVDS Transformers (25 KVA Single Phase)          | SFSP / Burglary | Fire, EQ, Terrorism | <b>19,187</b>             |
| Towers   | SFSP / Burglary | Fire, EQ, Terrorism | <b>16,420.85</b>          |
| Capital Work in Progress                         | SFSP / Burglary | Fire, EQ, Terrorism | <b>30,856.30</b>          |
| Stores Materials                                 | SFSP / Burglary | Fire, EQ, Terrorism | <b>10,000.00</b>          |
| Various Type of Scrap Material Laying in store   | SFSP / Burglary | Fire, EQ, Terrorism | <b>250.00</b>             |
| Transformer Repair Shop Dwarka Sec-11            | SFSP / Burglary | Fire, EQ, Terrorism | <b>832.03</b>             |
| <b>IT Equipments more than 7 years</b>           |                 |                     |                           |
| Servers & Data Centre Equipment                  | SFSP / Burglary | Fire, EQ, Terrorism | -                         |
| Computers, Projectors, , Scanners, Printer etc.. | SFSP / Burglary | Fire, EQ, Terrorism | <b>324.00</b>             |
| UPS/ Poss Printer/ Thermal Printer               | SFSP / Burglary | Fire, EQ, Terrorism | <b>125.00</b>             |
| Laptops  | SFSP / Burglary | Fire, EQ, Terrorism | <b>55.00</b>              |
| Telecom Equipments                               | SFSP / Burglary | Fire, EQ, Terrorism | -                         |
| <b>IT Equipments Less than 7 years</b>           |                 |                     |                           |
| Telecom Equipments                               | EI Policy       | All Risk            | <b>95.00</b>              |
| SCADA Servers                                    | EI Policy       | All Risk            | <b>286.00</b>             |
| Servers & Data Centre Equipment                  | EI Policy       | All Risk            | <b>548.00</b>             |
| Networking Equipments                            | EI Policy       | All Risk            | <b>345.00</b>             |
| Computers, Projectors, , Scanners, Printer etc.. | EI Policy       | All Risk            | <b>1,227.00</b>           |
| Analog cameras & DVR                             | EI Policy       | All Risk            | <b>38.00</b>              |
| UPS/ Poss Printer/ Thermal Printer               | EI Policy       | All Risk            | <b>269.00</b>             |
| Laptops  | PEEI Policy     | All Risk            | <b>330.00</b>             |
| Tab & I-pads                                     | PEEI Policy     | All Risk            | <b>7.00</b>               |
| Mobiles  | PEEI Policy     | All Risk            | <b>126.00</b>             |
| <b>TOTAL</b>                                     |                 |                     | <b>5,07,843</b>           |

Section - VIII

**To be filed in a separate envelope**

**Envelope should be marked as "Financial Bid for "Renewal of Various General Insurance Policies" NIT CMC/BR/19-20/SS/SA/839 Dated 06-Feb-2020"**

Following financial bid format to be followed for all policies

Price Bid format

| Non-GMC- Price Bid Format |   |  |   |  |                           |                                |                                |
|---------------------------|---|--|---|--|---------------------------|--------------------------------|--------------------------------|
| Sr. No                    | Type of Policy                              | Property Description   | Major Coverages                                   | Excess Under Each Policy   | Sum Insured (INR / Lakhs) | Proposed Policy Period         | Premium (Including GST) In INR |
| 1                         | <b>Industrial All Risk Policy for Girds</b> | For all Grid Assets including building, plant and machinery, electrical and electronic items and other related contents. | All Risk insurance for all Gird & Related assets. | Material Damage<br>For SI up to 100Cr per location- 5% of Claims amount subject to min of INR 5 lakhs<br>From SI 100 Cr and up to 1500Cr per location - 5% of Claims amount subject to min of INR 10 lakhs<br>From SI 1500Cr and up to 2500cr per location - 5% of Claims amount subject to min of INR 25lakhs<br>Business Interruption<br>FLOP - 7 days of standard gross profit. | INR<br>2,06,945.00        | 01-04-2020<br>to<br>31-03-2021 |                                |

|   |  |  |  |  |              |                          |  |
|---|--|--|--|--|--------------|--------------------------|--|
| 2 | <b>Standard Fire and Special Peril Policy (Other than Grids)</b> | Electric and Electronic equipment of less than 11KV Network including but not limited to RMU, HVDS, Transformers, Offices, Residential Buildings, Guest House etc.<br>Risk and Sum Insured Details | Fire & Allied Perils like Earthquake and STFI etc.                                     | Sum Insured Up to 10 Crs<br>5% of the claim amount subject to minimum of Rs.10,000/-<br>Sum Insured Up to 10 Crs to 100 Crs<br>5% of the claim amount subject to minimum of Rs.25,000/-<br>Sum Insured 100 Crs to 1500 Crs<br>5% of the claim amount subject to minimum of Rs.500,000/-<br>5% of the claim amount subject to minimum of Rs.1,000,000/-<br>Sum Insured up to 1500 Crs to 2500 Crs<br>5% of the claim amount subject to minimum of Rs.2,500,000/-<br>Sum Insured up to Above 2500 Crs<br>5% of the claim amount subject to minimum of Rs.5,000,000/- | INR 2,79,870 | 01-04-2020 to 31-03-2021 |  |
| 3 | <b>Burglary (Other than Grids)</b>                               | Electric and Electronic equipment of less than 11KV Network including but not limited to RMU, HVDS, Transformers, Offices etc.   | Burglary and Housebreaking   | INR 1,500/- for each and every claim   | INR 2,79,870 | 01-04-2020 to 31-03-2021 |  |
| 4 | <b>Electronic Equipment Insurance</b>                            | Electronic Equipment comprising of mainly computers, IT and networking equipments  | Fire & Allied Perils like Earthquake and STFI this covers breakdown of assets also etc | Excess: a) For equipments with value up to Rs. 1 lakh -i) Equipments (other than Winchester Drive) 5 % of claim amount subject to a minimum of Rs.1, 000/- ii) Winchester Drive 10 % of claim amount subject to a minimum of Rs. 2, 500/- b) For equipments with value more than Rs. 1 lakh -i) Equipments (other than   | INR 2807.79  | 01-04-2020 to 31-03-2021 |  |

|   |   |   |  |  |   |                          |  |
|---|---|---|--|--|---|--------------------------|--|
|   |   |   |  | Winchester Drive) 5 % of claim amount subject to a minimum of Rs.2, 500/-ii) Winchester Drive- 25 % of claim amount subject to a minimum of Rs. 10,000/- |   |                          |  |
| 5 | <b>Portable Electronic Equipment Insurance</b>                        | Laptops, Mobiles, Tablets including I-pads                            | Breakdown, Burglary etc  | INR 500/- for Each and Every Claim   | INR 463.04  | 01-04-2020 to 31-03-2021 |  |
| 6 | <b>Money Insurance Policy</b>   | MONEY IN TRANSIT AND MONEY IN SAFE                                    | All risk related to money movements  | NA   | Cash in Safe<br>INR 7,00,00,000<br>Annual Cash in Transit<br>INR 8,00,00,00,000<br>Hold Up counter<br>INR 5,10,00,000<br>Mobile Vans<br>INR 15,00,000 | 01-04-2020 to 31-03-2021 |  |
| 7 | GPA Policies (Cash Carrying Employees both permanent and Contractual) | GPA Policies (Cash Carrying Employees both permanent and Contractual) | Coverage Table C Death , permanent Partial Disable, permanent Total Disability | NA   | 1. D.G.M/<br>D.F.O/ Astd.<br>Manager (Finance)/<br>Officer Finance/<br>AFO/ Section Officer/<br>Accts Supdt.-   | 01-04-2020 to 31-03-2021 |  |

|   |  |  |  |   |   |                                |  |
|---|--|--|--|---|---|--------------------------------|--|
|   |  |  |  |   | <p>INR3,50,000<br/>                 2. Head Clerk/<br/>                 Hd. Cashier/<br/>                 Asstt.<br/>                 Accountant<br/>                 AG-I/ II/III/ Sr.<br/>                 Cashier/ Sr.<br/>                 Clerk/ Jr.<br/>                 Steno/ Jr.<br/>                 Cashier/ Jr.<br/>                 Clerk/ KPO/<br/>                 Cash coll.<br/>                 Associates/<br/>                 Driver/<br/>                 Gunman/<br/>                 Store<br/>                 Assistant/ Bill<br/>                 Messenger/<br/>                 Draftee- INR<br/>                 3,00,000<br/>                 3. Peon/ ALM/<br/>                 Cleaner INR<br/>                 2,50,000</p> |                                |  |
| 8 | <b>Marine Transit Insurance Policy</b> | All new items used for electricity distribution including administrative items<br><b>(Transit: Anywhere in India to anywhere in India)</b> | <b>Loss of consignment and other marine perils</b> | 0.25 % of the consignment value subject to min INR.5,000 for each and every claim | INR 42600/-   | 01-04-2020<br>to<br>31-03-2021 |  |

|                  |   |   |  |   |  |                                |  |
|------------------|---|---|--|---|--|--------------------------------|--|
| 9                | <b>Special Contingency Policy for materials issued to contractor from stores up to installation of the same and movement of material from Main Stores to Main as well as Sub-stores</b> | 1. Marine - For movement of new / old materials pertaining to insured trade from stores to installation sites or sub-stores.<br>2. Standard Fire and special perils including earthquake.<br>3. Accidental external damage at site during storage and /or installation by any means.<br>4. Burglary including Theft, RSMD.<br>5. Any breakdown whilst testing at the time of installation | <b>Marine, Fire, Burglary and Accidental Damage covers</b> | 5% of the claim amount subject to minimum of Rs. 10000 for all claims | Stocks related to trade (Fire) 10,00,00,000<br>Stocks (Burglary) 10,00,00,000<br>Transit 800,00,00,000<br>Accidental damage 10,00,00,000<br>Breakdown while testing at the time of installation 10,00,00,000 | 01-04-2020<br>to<br>31-03-2021 |  |
| <b>TOTAL (A)</b> |   |   |  |   |  |                                |  |

| Mediclaime Policies      |   |  |                          |                          |                   |                                |                                |
|--------------------------|---|--|--------------------------|--------------------------|-------------------|--------------------------------|--------------------------------|
| Sr. No                   | Type of Policy                          | Property Description   | Major Coverages          | Excess Under Each Policy | Sum Insured (INR) | Proposed Policy Period         | Premium (Including GST) In INR |
| 1                        | Mediclaime Policies - Employees         | Total Nos. of Employee 1113<br>Total Nos. of Spouse - 886<br>Total of Children - 1195<br>Total Lives covered -3194 | Hospitalisation Expenses | NA                       | NA                | 01-04-2020<br>to<br>31-03-2021 |                                |
| 2                        | Mediclaime Policies - (Parents/In laws) | Total Nos. of Lives - 877<br>Father -402<br>Mother- 475  | Hospitalisation Expenses | NA                       | NA                | 01-04-2020<br>to<br>31-03-2021 |                                |
| <b>TOTAL (B)</b>         |   |  |                          |                          |                   |                                |                                |
| <b>Grand Total (A+B)</b> |   |  |                          |                          |                   |                                |                                |

**Note:**

- BSES Reserves the right to place both GMC and Non-GMC policies either with a single insurer or may split the policies between two insurers.
- *All values of assets as provided below are tentative values and are bound to change. Final data will be shared at the time of placement of policies.*