राष्ट्रीय प्रौद्योगिकी संस्थान हमीरपुर
हमीरपुर(हि.प्र.)-177005
NATIONAL INSTITUTE OF TECHNOLOGY
HAMIRPUR (H.P.)-177005
[An Institute of National Importance under Ministry of Education (शिक्षा मंत्रालय)] **OFFICE OF DEAN [STUDENT WELFARE]**

CORRIGENDUM – I

Tender Title: Comprehensive Group Insurance Scheme for Students of NIT Hamirpur
Tender ID: 2026_NITHP_920266_1

With reference to the above-mentioned tender and pursuant to the discussions and suggestions received during the Pre-Bid Meeting held on 07/08/2026, the following amendments are hereby notified. These amendments shall be read as an integral part of the tender document.

Sr. No.	Clause / Section	Existing Provision	Revised Provision
1	Scope of Work – Hospitalization / Mediclaim Coverage	Hospitalization coverage of ₹1,00,000/- per student per policy year.	Hospitalization coverage is revised to ₹2,00,000/- per student per policy year.
2	Scope of Work – Corporate Buffer	Corporate Buffer: ₹40,00,000/-.	Corporate Buffer is revised to ₹20,00,000/-.
3	Scope of Work – Age Group	Age group of students not specified.	An indicative age-wise distribution of students is provided in schedule D of the revised tender document.
4	Personal Accident Cover – Disability	Coverage for Permanent Disability.	Coverage shall include both Permanent Disability and Partial Disability, subject to the terms, conditions and applicable percentage of disability specified in the insurance policy.

All other terms and conditions of the tender document shall remain unchanged.

This Corrigendum shall form an integral part of the tender document and shall be binding on all prospective bidders. Bidders are advised to take the above amendments into consideration while preparing and submitting their bids.

The last date for submission of bids and the date of opening of the technical bids shall remain unchanged, unless otherwise notified separately through the CPP Portal.

11/08/26

Dean (Student Welfare)
NIT Hamirpur (HP)

TENDER DOCUMENT
(REVISED)
FOR
Comprehensive Group Insurance Scheme for Students of NIT Hamirpur (H.P.)
(2026-27)
CPPP Portal Tender ID: 2026_NITHP_920266_1

राष्ट्रीय प्रौद्योगिकी संस्थान हमीरपुर

NATIONAL INSTITUTE OF TECHNOLOGY HAMIRPUR

राष्ट्रीय प्रौद्योगिकी संस्थान हमीरपुर
हमीरपुर177005-(हि.प्र.)
NATIONAL INSTITUTE OF TECHNOLOGY HAMIRPUR
HAMIRPUR (H.P.)-177005
[An Institute of National Importance under Ministry of Education (शिक्षा मंत्रालय)]

Office of Dean Student Welfare

BID NOTICE

National Institute of Technology (NIT) Hamirpur, an autonomous Institute established under the Ministry of Education, Government of India. NIT Hamirpur is dedicated to imparting quality education and advancing research of the highest standards in an integrated and holistic manner. NIT Hamirpur, invites bids from IRDAI accredited Insurance companies

Online Bid(s) are invited in online mode from eligible and qualified bidders under two bid systems (technical and financial) Comprehensive Group Insurance Scheme (including both the Mediclaim & Personal Accident Policy) for Students of NIT Hamirpur (H.P.)

The Bid Document can be downloaded from Central Public Procurement (CPP) Portal **https//:eprocure.gov.in/eprocure/app** or Institute website www.nith.ac.in and bid is to be submitted **online only** through the E-procurement portal up to the last date and time of submission of bid. No manual bids will be accepted.

Technical Bid and **Financial Bid** should be submitted in the E- procurement portal. Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk.

Important Dates of Bid:

Sr. No.	Particulars	Date
1.	Date of Online Publication /Download of Bid	03.08.2026 at 6.00 PM
2.	Bid Submission Start Date and End date	03.08.2026 to 24.08.2026 10.30 AM
3.	Pre-bid Meeting	Pre bid meeting will be held in the conference Hall Of Administrative block NIT Hamirpur at 11.00 AM on 07-August-2026
4.	Opening of Technical Bids	25-08-2026 at 11.00 AM

Amendment to Bidding Documents:

At any time prior to the due date for submission of bids, the Institute may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the bidding documents by amendment.

All prospective bidders who have downloaded the bid document are advised to regularly visit the Institute's website (https://nith.ac.in) for any updates, corrigenda, or amendments related to this bid. Any corrigendum, amendment, or modification to the tender document issued after publication of the tender shall be notified through the same mode/platform as adopted for publication of the original tender notice and shall also be uploaded on the Institute's website. Bidders shall be deemed to have taken cognizance of such updates while preparing and submitting their bids.

NIT Hamirpur reserves the right to amend or withdraw any of the terms and conditions mentioned in the bid document or to reject any or all bids at any stage without giving any notice or assigning any reason and not bound to accept the lowest bid keeping in view the Interest of the Institute. The decision of the NIT Hamirpur in this regard shall be final and binding on all.

REGISTRAR

Instructions for Online Bid Submission

Eligibility criteria:

Prior to submission of bid, the bidder must ensure that the eligibility criteria, as mentioned in clause 1 of General Terms and Conditions, Schedule A, are completely fulfilled.

The bid document consists of

i. **Schedule A:** General Terms and Conditions
ii. **Schedule B:** Basic Technical Details of the Insurer
iii. **Schedule C:** Terms and Conditions for Comprehensive Group Insurance Scheme
iv. **Schedule D:** Premium Payment Terms

This bid document has been published on the Central Public Procurement Portal (URL:https://eprocure.gov.in/eprocure/app) & Institute website www.nith.ac.in. The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: https://eprocure.gov.in/eprocure/app.

REGISTRATION:

1. Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL:https://eprocure.gov.in/eprocure/app) by clicking on the link “Click here to Enroll”. Enrolment on the CPP Portal is free of charge.
2. As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their account.

3. Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
4. Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / TCS / nCode / eMudhra etc.), with their profile.
5. Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.
6. Bidder then logs in to the site through the secured log-in by entering their user ID / password and the password of the DSC / eToken.
7. The CPP Portal has a user manual with detailed guidelines on enrollment and participation in the online bidding process. Any queries related to the process of online bids or queries related to CPP Portal may be directed to the 24x7 CPP Portal Helpdesk.
8. The Institute will not be responsible for any type of technical issue regarding uploading of Bid on the website.

SEARCHING FOR BID DOCUMENTS:

1. There are various search options built in the CPP Portal, to facilitate bidders to search active bids by several parameters. These parameters could include Bid ID, organization name, location, date, value, etc. There is also an option of advanced search for bids, wherein the bidders may combine a number of search parameters such as organization name, form of contract, location, date, other keywords etc. to search for a bid published on the CPP Portal.
2. Once the bidders have selected the bids they are interested in, they may download the required documents / bid schedules. These bids can be moved to the respective 'My Bids' folder. This would enable the CPP Portal to intimate the bidders through SMS/e- mail in case there is any corrigendum issued to the bid document.
3. The bidder should make a note of the unique Bid ID assigned to each bid, in case they want to obtain any clarification/help from the Helpdesk.

PREPARATION OF BIDS:

1. Bidders should take into account any corrigendum published, if any, on the bid document before submitting their bids.
2. **Please go through the bid advertisement and the bid document carefully to understand the documents required to be submitted as part of the bid.**
3. Bidders, in advance, should get ready the bid documents to be submitted as indicated in the bid document / schedule and generally, they can be in PDF

and XLS formats. Bid documents may be scanned with 100 dpi with black and white option.

4. To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the bidders. Bidders can use the "My Space" area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for the bid submission process.

SUBMISSION OF BIDS:

1. Bidders should log into the site well in advance for bid submission so that they upload the bid in time i.e. on or before the bid submission time. Bidders will be responsible for any delay due to other issues.
2. The bidder has to duly sign and upload the required bid documents.
3. The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
4. The uploaded bid documents become readable only after the bid opening by the authorized bid openers.
5. Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
6. Kindly add scanned PDF of all relevant documents in a single PDF file of the compliance sheet.
7. **Technical Bid** and **Financial Bid** should be submitted in the E- procurement portal.

Schedule A

General Terms and Conditions

(1) Eligibility to participate in the bid:

The Pan-India Public or Private insurance companies, registered with the Insurance Regulatory and Development Authority of India (IRDAI), who is authorized to issue medical insurance policies. The insurer must have its office in Himachal Pradesh or Chandigarh. There should not be involvement of any intermediary/broker/agent.

(2) Scope of the Insurer:

The Insurer shall issue a single policy for the approx. 4500 ± 200 (UG/PG/PhD) students of NITH, which provide reimbursements against Accidental Death and Permanent Disablement of Student (permanent disability due to any reason), Medical expenses (indoor hospitalization for *any reason including illness or accident*), within India.

(3) Authority to sign:

All pages of this bid document along with the enclosures must be duly signed by the authorized representative of the Insurer along with his/her full name, office seal, and address, email & Phone number.

(4) Compliance/Consideration:

The Insurer should comply with all the terms and conditions given in all the schedules of this bid document. As a confirmation, the authorized representative of the Insurer should sign on all pages of this bid document.

(5) Alternative proposals:

The Insurer shall submit the bid that strictly complies with the requirements of the schedules. Any alternatives or modifications shall render the bid invalid; bids with conditional offers will be invalid.

(6) Late submission of bid:

The bids submitted after the due date and time will NOT be considered.

(7) Acceptance and rejection:

NITH reserves the right to shortlist/reject any or all bids and accept the whole or any part of the bid without assigning any reason. A bid that does not fulfill any of the conditions as per the schedules or with incomplete documents in any respect will be rejected summarily.

(8) Final selection:

The Insurer who is in compliance with all the terms and conditions of the schedules and who has quoted the lowest premium for the required policy will be selected as L1 bidder who will be required to sign a contract with NITH for issuing the said policies.

The committee reserves the right to negotiate the premium during the selection process with L1 bidder, if required.

(9) Agreement:

The L1 bidder shall sign an agreement with NITH, which will be executed as per the provisions of the Stamp Act.

(10) Period of policy:

The policy shall be issued for a period of 1 (one) year. The policy shall be tentatively effective within 10 days from the date of the award of the tender. Upon satisfactory performance of the Insurer, the policies may be extended for a further period of 1 year at a time up to a maximum period of 04 years on mutually acceptable terms and premium rates.

(11) Grievance redressal and termination:

In case of unsatisfactory redressal of grievance by the insurer, NITH reserves the right to terminate the policy at any time and seek:

(a) Premium Refund: The Insurer shall return a proportion of premiums (corresponding to the unexpired period of insurance) of individuals in the group against whom no claims are made.

(b) Any other action as deemed fit by the competent authority of NITH.

(12) Premium payment terms:

The insurer shall quote the premium as per Schedule D. The NITH shall pay the quoted premium in advance for the final number of students. NITH shall pay the premium on a pro-rata basis for the students who join after the policy start date.

(13) Performance Monitoring:

The insurer shall submit the monthly statement to the NITH with the following details:

(i) the claims made by the individuals of the group, (ii) the date-wise settlements, (iii) the respective amounts, and (iv) details of grievances received, disposed, and pending under the policy.

(14) Canvassing:

Any attempt to canvass for selection of an Insurer, directly or indirectly, will lead to disqualification of such Insurer from the selection process.

(15) Modifications:

NITH reserves the right to modify/add any clause to the policy/agreement before taking the policy.

(16) Cancelation of bid:

NITH reserves the right to cancel the bid any time without assigning any reason.

(17) Disputes and jurisdiction:

Any legal disputes arising out of any breach of contract pertaining to this bid during the biding process or during the policy period shall be settled only in the Courts at Hamirpur, Himachal Pradesh.

Schedule B

TECHNICAL BID

PROFORMA FOR EVALUATION OF TECHNICAL PERFORMANCE OF THE BIDING AGENCY/ FIRM/ COMPANY

Sr.	Particulars	Mention Details (Do not state attached / enclosed / refer attached document etc.). Highlight relevant portion of the attached document.
1	Name of the company Whether IRDAI accredited Insurance company **PAN Number:** **GST Registration Number:**	Yes/ No
2	Address of the District Hamirpur office of the company. **Name, designation of contact person:** **Landline No:** **Mobile No:** **Email:**	
3	Legal status – Individual / Proprietary / Partnership Firm / Limited Company / Corporation, etc.) (Submit Copy of the appropriate Registration certificate)	Legal Status:______________ Submitted / Not Submitted
4	Month and Year of commencement of Health Insurance business.	
5	The company should have an Average annual turnover of at least Rs. Ten Crores in the Health Insurance business alone for each of the last 3 financial years. Turnover Certificate specifically having mention of "Turnover from Health Insurance business alone" duly certified by the Chartered Accountant to be submitted. Please do not submit copies of balance Sheet / IT returns.	**Financial Year–2023-24:** Rs._ ____________________ **FinancialYear-2024-25:** Rs._ ____________________ **FinancialYear-2025-**

6	The company should have at least 3 years of experience in providing Student's Health Insurance services particularly to IITs/NITs or other Centrally Funded Institute (CFIs) with minimum student strength of 1000 or above. Submit details of present and past mentioning the type of health insurance services and the period of the contract awarded.	Yes/No Submitted/Not Submitted
7	The medical treatment of the students will be made in the recognized hospitals on a cashless scheme and the Insurance company will settle the claim cases. A list of hospitals empaneled with the Insurance company on all India basis is to be provided to the Institute. Also, the students can avail medical treatment at any recognized hospitals of the State/CGHS recognized/Public Undertaking/Autonomous Bodies/Municipal Bodies/Pvt. Hospitals/Nursing Homes etc. across India and shall also be eligible for reimbursement/settlement. Along with that, a TPA shall also be	Yes/No Submitted/Not Submitted
8	In case the bid is signed by the person other than the sole proprietor / owner, authorization given by the Executive Body authorizing the officer/partner for signing the bid documents for this bid to be	Submitted/Not Submitted/ Not Applicable
9	The bidder shall submit details of the Claim Settlement Ratio for the last three financial years (2023–24, 2024–25, 2025-26) on the official letterhead of the company, duly signed and stamped by the authorized	Submitted/Not Submitted
10	Domiciliary Hospitalization	Covered/Not Covered
11	Coverage of Pre-existing diseases	Covered /Not Covered

12	1st year exclusions (Waived coverage from day 1 for all illness)	Yes/No
13	Treatment of all psychiatric disorders (as per MHC Act, 2017) cover for students	Covered /Not Covered
14	30 Days Pre and 60 Days post Hospitalization Expenses coverage	Covered/Not Covered
15	Room Rent Limit per day	Yes/No
16	ICU/CCU/NICU Room Rent Limit per day	Yes/No
17	30 days Waiting Period for claims	Yes/ No
18	Any Service Charges on Medical Bills Should not be deducted from the individual Claim	Yes/ No
19	TPA Services Involved and Name and contact details of the executive to be submitted (who will act as a Nodal Person to facilitate the students as and when required)	Submitted/ Not Submitted
20	Submit affidavit in the prescribed format (Annexure-1) on non-judicial stamp paper of Rs. 100/- duly attested by a Magistrate regarding Non-blacklisting of the firm.	Submitted/Not Submitted
21	All pages of the bid and draft Agreement signed?	Yes/No
22	Treatment of chronic diseases/lifestyle covered under the policy. If yes, please provide the list of diseases	Yes/Not Submitted
23	Non-empaneled hospitals where expenses are reimbursable in case of emergency treatment	Yes/Not Submitted
24	Facilities such as ventilator and other life support services covered in ICU/CCU/NICU	Yes/No
25	Ambulance services, cover required upto Rs. 5000/- per student.	Yes/No
28	The Insurance Company shall provide a list of empaneled hospitals on an all-India basis. The insurer must have an adequate network of empaneled hospitals in Himachal Pradesh, particularly in and around Hamirpur, and also in Punjab and Chandigarh, to facilitate cashless treatment for students	Yes/No

29	Exclusions, if any, should be clearly specified by the Insurance company as part of the technical bid.	Submitted/No Exclusion

Signature: ______________________________________ Name: _______________

Date:_______________Seal of Contracting Agency/Firm/Company

Schedule C

Terms and Conditions for Group Insurance

1) All pre-existing diseases are covered from day one of policy start without any waiting period.

2) Treatment of all psychiatric disorders (as per MHC Act, 2017) to be covered in the Insurance Policy.

3) 30 Days Pre and 60 Days post hospitalization Expenses coverage should be there.

4) The capping on the Room Rent to be fixed at 3% of the sum insured as stated above already, in case of normal and ICU hospitalization.

5) Ambulance Charges – upto Rs. 5000 for transferring the sick student for better treatment to another higher care hospital/Nursing Home.

6) No separate charges or extra capping on overall Doctor fees, Surgeon fees, medicine cost, surgical cost, nursing cost etc. It is further clarified that no other charges associated with Room Rent should be capped.

7) Cashless Access Service: The policy should be serviced by the authorized TPA's for hospitalization and it should be Cashless facility 24x7. The Company should nominate one executive person who can be contacted by NITH authority/students during any incident of hospitalization in an approved Hospital/Nursing Home. Also, the name of one dedicated executive & his contact details from TPA who will act as a nodal point of contact for facilitating the students in availing medical facilities to be provided by the Insurance Company.

8) Cashless facilities should be provided at the hospitals empaneled with the Insurance company on all India basis. The insurer must have an adequate network of empaneled hospitals in Himachal Pradesh, particularly in and around Hamirpur, and also in Punjab and Chandigarh, to facilitate cashless treatment for students. Also, the students can avail medical treatment at any recognized hospitals of the State/CGHS recognized/Public Undertaking/Autonomous Bodies/Municipal Bodies/Pvt. Hospitals/Nursing Homes etc. across India**.** All transactions with these hospitals should be totally cashless. No deposit/ treatment charges to be levied on the students at the time admission and no amount to be retained by the hospital at the time of discharge. Students are to be provided with medical treatment on their arrival without any form of coercion at any stage.

9) For all claims (other than cashless ones), the claim would be expected to be submitted to the insurance company directly by the student, preferably within 45 days of discharge from the hospital. Such a claim should be settled within 30 days of submission and payment will be made directly to the insured student. An interest of 2% per month on the reimbursement amount has to be paid by the insurance company to the student for any delay beyond this in reimbursement.

10) Intensive Care Unit (ICU): Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding 4.0 % the total sum insured per day, or actual, whichever is less.

11) All Hospital Service Charges should be covered and there should be no hidden cost.

12) Dental treatment only in case of an Accident, it is further added that this is only indicative and any Hospitalization or no Hospitalization claim resulting out of dental diseases should be covered by the insurer company.

13) New students joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute on pro-rata basis.

14) Any Service Charges on Medical Bills should not be deducted from the individual Claim.

15) For the new student who may join the Institute from time to time, identical coverage has to be made available from day one of joining though the premium paid based on the fractional period involved.

16) The insurance company shall arrange to issue membership card (preferably in online mode) to each insured student at insurer's cost. Also, the insurance company needs to ensure any student with his valid Identity Card issued by NIT Hamirpur should get treatment for all emergency cases at various network hospitals without any difficulty.

17) Exclusions if any, should be clearly specified by the insurance company as part of the Technical Bid.

18) There will be no age limit on the student covered under this Group Health Scheme insurance.

19) The policy shall cover hospitalization of all the students in case of the surgeries/ procedures etc. along with any exigencies which do not require hospitalization but are generally covered medical/health insurance policies as day care procedures.

20) It is expected that the insurance company will have arrangements with an extensive network of reputed hospitals all across the country for treatment with cashless facilities and will provide the lists.

21) TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all students. The TPA executive may be called at the Institute to facilitate the students in general.

22) The Insurance Company will arrange to provide offline presentations in the Institute regarding their services, procedure to claims and settlement of the medical bills at the start of every semester & also as and when requested by the Institute.

23) Confidentiality of all NITH information/documents to be ensured at all times.

Schedule D

PRICE Schedule

Financial Bid

Premium charges inclusive of taxes are to be quoted. The approximate student strength is around 4500 (UG/PG/PhD) at present in our Institute. Tentative age-wise distribution of the students proposed to be covered under the insurance policy is as follows:

- 17–25 years: approximately 90%
- 25–30 years: approximately 7%
- 30–35 years: approximately 2.5%
- 35 years and above: approximately 0.5%

Note: *The above age distribution is indicative and has been prepared based on the programme-wise student strength and the normal duration of the academic programmes. It was further noted that, within each of the above age brackets, approximately 80% of the students are concentrated towards the lower end of the respective age bracket.*

S/N	Particulars	Total Premium (in ₹) per student inclusive of all taxes
01	Premium for coverage of hospitalization for ₹ 2,00,000/- per student for a period of one year with a corporate buffer of ₹ 20,00,000/-limit.	
02	Premium for coverage of Partial/Permanent Disability or Accidental (Personal / Laboratory / Workshop etc.) Death of the student for ₹ 2,00,000/- cover	
	TOTAL (inclusive of all taxes)	

(Signature of the Authorized Person)

Date:

Name

Mobile No.