

## **PART – III : SPECIALTERMS & CONDITIONS**

### **1. Scope of Work**

**1.1** The Health Insurance Policy is to extend coverage to FIXED TERM CONTRACTUAL EMPLOYEES i.e., Engineer / Officer on FTC (Self Only), not covered under ESIC, on the rolls of CCIL.

### **1.2 Fixed Term Contractual employees:**

<b>Fixed Term Contractual (FTC) Staff</b>		
<b>1</b>	<b>Corporate Details</b>	
1.1	<b>Full Name of the Insured</b>	<b>Cement Corporation of India Limited</b>
1.2	<b>Corporate Office</b>	New Delhi
1.3	<b>Business / Industry Type</b>	Cement Business
1.4	<b>Geographical Limits</b>	India (no location barrier)
1.5	<b>Entity Coverage</b>	Master policy to be issued in the name specified above. CCIL will keep Insurers notified of any future listing & delisting of entities including those entities for which the insured has assumed an obligation to arrange insurance for their respective rights, titles & interests and Insurer to give CCIL extension of same coverage as per agreed rates. All such listing & delisting to be given same effect as additions & deletions in the Master Policy & premium accounting to be done on pro rata basis.
<b>2</b>	<b>Member Information</b>	<b>Self Only</b>
2.1	<b>Total No. of Members for sourcing quote</b>	<b>30</b>
		Around 30 (approx.) employees. Average age of the FTC employees is 33 Years.
<b>3</b>	<b>Sum Insured (INR)</b>	<b>INR 500,000</b>
<b>4</b>	<b>Benefits</b>	<b>Terms and Condition</b>
4.1	<b>Members to be covered</b>	Employees (Self Only)
	Sum Insured Approach	<b>INR 500,000</b>
	Cap on Sum Insured if Applicable for any Relation	NA
	Option to Increase Sum Insured	NA
4.2	<b>Maternity Benefit</b>	Covered
.	Sub Limit on Normal Delivery	INR 50K

	Sub Limit on Caesarean Delivery	INR 1 lakh	
	Pre-natal & Post-natal expenses	OPD/IPD Covered Covered (Pre-natal upto 30 days & Post-natal upto 60 days)	
	9 months waiting period for maternity	Waived Off	
	Maternity benefit limit for no of children	02 children	
	Expense incurred for Medical termination of pregnancy under Medical advice to save the life or prevent serious damage to the health of the mother	Covered	
	Abortion if performed legally & under medical advice within first 20 weeks on confirmation of substantial risk that if the child were born it would suffer from such physical or mental abnormalities as to be seriously handicapped. 20 weeks to be extended as per amendment in MTP Act, 1971 in due course of time.	Covered	
4.3	<b>Pre-existing Disease Covered</b>	Covered from day one for existing FTC employees and new FTC joiners both	
4.4	<b>30 days waiting period is Applicable</b>	Waived Off	
4.5	<b>1/2/4 waiting period for specified ailments is Applicable</b>	Waived Off	
4.6	<b>Ambulance Services</b>	INR 3K per incidence	
4.7	<b>Co-payments (mention limits, if applicable)</b>	Not Applicable	
4.8	<b>Deductibles (mention limits, if applicable)</b>	Not Applicable	
4.9	<b>Room Rent Restrictions if any</b>	<b>Category</b>	
		<b>No. of beneficiaries</b>	<b>30 (approx.)</b>
		<b>Metro Cities</b>	<b>3%</b>
		<b>State Capitals</b>	<b>3%</b>
		<b>Other Cities</b>	<b>2.5%</b>
		<b>(ICU on actuals)</b>	
4.10	<b>Corporate Buffer</b>	<b>INR 10 Lac</b>	
4.11	<b>Day Care procedures</b>	Covered	
4.12	<b>Terrorism Related Hospitalisation</b>	Covered	
4.13	<b>Clause on Advancement of Medical Science</b>	Covered	
4.14	<b>Coverage for cost of dentures</b>	Covered	
4.15	<b>Donor &amp; Receiver Expenses covered in case of organ transplant</b>	Covered	

4.16	<b>Sub Limit or Capping on any ailment</b>	Not Applicable
4.17	<b>Waiting Period for any ailment</b>	Waived Off
4.18	<b>Cancellation Clause</b>	Not Applicable
<b>5</b>	<b>POLICY OPERATING GUIDELINES</b>	<b>Below clauses should be incorporated based on specific requirement of client</b>
5.1	<b>Coverage to New Joiners</b>	Covered from day one
5.2	<b>Cataract Surgery Limit</b>	INR 50 K per eye
5.3	<b>Lasik / Laser Surgery – Eye</b>	More than (+ -) 5 (Index)

### 1.3 Members to be covered:

<b>Categories of Employees</b>	<b>Members to be covered</b>
(a) Fixed Term Contractual Employees	Employee (Engineers/Officers on FTC) (Self only)

1.4 The actual number may vary depending upon inclusions/exclusions. CCIL will advise fresh inclusions as and when eligible for coverage and a pro-rata premium shall be charged / payable for such inclusions during the year. Similarly, pro-rata premium shall be refundable upon exclusion of employees.

The tentative list of Fixed Term Contract Employees (Self only) is attached herewith along with age profile as Annexure-1, for reference only. This list is tentative and may be revised as per organization requirement.

### **Coverage of all Pre- existing diseases or ailment / injuries:**

All ailments / diseases / injuries / health condition which are pre-existing treated / untreated, declared / not declared in the proposal form, shall be covered under the Policy.

### 2. **Pre –hospitalization and Post hospitalization Expenses:**

- (a) Pre – Hospitalization: Relevant medical expenses incurred during the period up to 30 days prior to hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (b) Post – hospitalization: relevant medical expenses incurred for the period 60 days after hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (c) Special Provision for Day care: The Insurance policy should provide day care coverage for specific treatment taken in network specialized day care centers where the insured is discharged on the same day like eye surgery, radio therapy, Coronary Angiography, treatment of fractures etc.

### 3. **Mid – term Addition / deletion of employees:**

Any additions / deletions of employees during the Policy period, shall be added / deleted in the Policy on pro – rata basis on intimation by CCIL HR Division.

### 4. **Discounts:**

The Bidder should quote the rates after allowing the discounts in accordance with IRDA guidelines exactly as per price bid format.

**5. Annual Expenditure of claims:**

The insurance agency shall provide the annual expenditure of claims to CCIL. The bidder shall provide the report on monthly basis with breakup.

**6. Sum Insured**

The sum insured indicated for insurance cover category-wise is as mentioned in Part – III: SPECIAL TERMS & CONDITIONS.

**7. Period of Coverage, Extension and Termination**

- (a) CCIL may terminate the agreement by giving a written one-month advance notice for pre-mature cancellation of Policy if:
  - (i) The Service Provider becomes bankrupt or is otherwise declared insolvent.
  - (ii) The quality of services rendered to CCIL gets degraded and/or is not up to satisfaction of CCIL.
- (b) The Service Provider may submit a request for termination of agreement by giving at least three months' advance notice to CCIL.  
In either cases, premium should be refunded on pro-rata basis.

**8. Beneficiary**

The Insurance Policy of "Medical Scheme in respect of Fixed Term Contractual employees Only" shall be in the name of CCI Limited.

**9. Award of Contract**

- (a) CCIL will convey the final acceptance of bid in writing to the successful bidder. The bidder will have no right or claim in case of rejection of a bid.
- (b) The contract will be awarded to the successful bidder whose bid is determined to be responsive and has been evaluated to be the lowest bid. The decision of CCIL shall be final in this regard, as per the Tender conditions.
- (c) Partial / incomplete bid shall be rejected forthwith.
- (d) Notwithstanding anything contained herein, CCIL reserves the right to accept or reject any bid in part or full without assigning any reason whatsoever. The successful bidder shall be fully responsible and shall be bound to perform the job allocated to him at the rates that have been accepted by CCIL.

**10. TAXES AND DUTIES**

Taxes shall be separately quoted. CCIL shall deduct taxes at source, if applicable. TDS certificate would be furnished by CCIL.

**11. Settlement of Dispute and Jurisdiction**

- a) Disputes if any, arising during the contract period shall be negotiated / discussed at once in order to resolve the same, failing which regular Courts at Delhi only will have jurisdiction to adjudicate upon the matter.
- b) The arbitration shall be conducted in English language and the venue of the arbitration shall be New Delhi.
- c) The sole arbitration shall be appointed by the Chairman & Managing Director (CMD) of CCIL or his nominee whose decision in this regard shall be final & binding.

**12.** The successful Bidder will sign a contract as per the Terms and Conditions stipulated therein.