



# National Law University Odisha

(Established by Odisha Act IV of 2008)

## QUOTATION CALL NOTICE

No. NLUO/ACAD/20549/24

Dt.27.01.2025

The Registrar, National Law University Odisha, Cuttack invites sealed item rate quotations for the following work.

**Name of the Work: COMPREHENSIVE STUDENT INSURANCE FOR STUDENTS AT NLUO, CUTTACK.**

Last date & time of receipt of Quotation	05.02.2025 at 11.00 AM
Date & time of opening of Quotation	05.02.2025 at 11.15 AM

Quotation documents containing Eligibility Criteria, Terms and Condition can be downloaded from Institute website [www.nluo.ac.in](http://www.nluo.ac.in) up to schedule date and time.

Intending eligible bidders must enclose PRE QUALIFICATION documents i.e. self-attested true copies of original documents, as mentioned in this Quotation Call Notice in a sealed ENVELOPE and must be super-scribed with Name of the Work: "**COMPREHENSIVE STUDENT INSURANCE FOR STUDENTS AT NLUO, CUTTACK.**" and to be addressed to "The Registrar, National Law University Odisha, Kathajodi Campus, SEC - 13, CDA, Cuttack - 753015".

The Sealed quotation should be dropped in the drop box kept at *Reception area of Administrative Block* or can be sent through Speed /Registered Post only on or before scheduled date & time. The quotation received beyond scheduled date & time because of any reason will not be acceptable at any circumstances. NLUO will not be responsible for any delay. Correction/overwriting must be avoided. The University shall not be responsible for accidental opening of the covers that are not properly super scribed and sealed before the time notified for opening of the bid(s).

In the absence of Pre-Qualification documents duly stamped & signed by the bidder copy of quotation call notice duly stamped & signed by the bidder in each & every page/contact no. & address of bidder on the envelope/incomplete price bid will be rejected.

The institute reserves the right to reject any/all prospective application at any time without assigning any reason thereof.

For any clarification please contact: Shri Kallola Kumar Patanaik, Assistant Registrar, National Law University Odisha, Kathajodi Campus, SEC-13,CDA, Cuttack - 753015, Odisha (India),Tel.No. +91 671 2338018 extn 5009.Email: [kkp@nluo.ac.in](mailto:kkp@nluo.ac.in)

Sd/-  
Registrar, NLUO



**Scope of works:** Details enclosed at schedule as Annexure-I.

National Law University Odisha Cuttack invites sealed quotations for comprehensive student insurance policy from the Insurance Company (directly from the Company and not through any agent) for the students (approximately 500 number of students) for the entire tenure of the study on a long term basis. The insurance shall be covered as per the section appended in Part-A & Part —B (Table - I) of the insurance coverage specifications attached in Table -2 on annual basis for 1, 2, 3, 4, 5 years as per respective course tenure. The bidders responding to this quotation call advertisement shall be agreeable to the terms and condition herein and shall be binding on the successful tenderer.

Interested bidders are hereby advised to carefully review and submit all relevant information as sought in the Bid document. Details of the objectives, scope of the services, eligibility & qualification criteria, data & documents required to be submitted along with Bid document, criteria to be adopted for evaluation of the responses for short listing and other information is contained in the Bid document.

**Nature and Scope of the Scheme:** Comprehensive Student Insurance Scheme for the student in the year 2024-25 annually for their entire years of study.

**Purpose of the insurance scheme:** To extend financial support to students of NLUO against unforeseen events such as death of self-due to , permanent/partial disability of self, hospitalization of self.



## Insurance Coverage Specification (Table-I):-

Ayurvedic Cover	Yes	15% of SI or Rs.20000 whichever is less
Homeopathic Medicine & Unani Treatment Cover	Yes	10% of SI or Rs.15000 whichever is less
Outpatient Treatment (OPD) Cover	Yes- Floater	Maximum Policy limit for OPD claims is Rs.100000 (Rupees Ten Lakh only) including all claims. Outpatient Treatment (OPD) covered within student floater sum insured. Per student limit for OPD treatment is INR 2500/-. Coverage under OPD. If you consult a consultant / medical Practitioner on Outpatient basis for the illness / injury contracted during the policy period, we will pay you out Patient expenses for below points (a) Consultations (b) Investigations related to the illness / injury as prescribed by the consultant (c) Medicines related to the illness / injury as prescribed by the consultant (d) Dental Procedures, Root Canal Treatment, Extractions (e) Physiotherapy is covered if suggested by consultant / medical Practitioner due to accident or illness. It would be payable up to 60 days post-accident / illness. Exclusion in OPD (a) In case of vision OPD only cost of lens will be covered, frame cost will not be covered (b) In case of Dental OPD braces and cosmetics are not covered (c) Any type of cosmetic treatment will not covered under OPD cover (d) Any expenses for investigations / treatment taken without existence of any disease / illness signs / symptoms. (e) Any expenses for diagnostic tests, investigations / treatment taken without the Specialist Consultant advising the same and which is not duly supported by his prescriptions (f) Cost of Annual health Check-up (g) Alternate treatment other than Allopathic treatment are not covered.
Dental Expenses Cover	Yes- Floater	Maximum Policy limit for Dental claims is Rs.1, 00,000 (Rupees One Lakh only) including all claims. Dental OPD treatment is covered up to Rs.1000 per student (Only Non-cosmetic claims will be covered) Exclusions in dental OPD (a) Braces and cosmetics are not covered (b) Any type of cosmetic treatment will not covered under Dental OPD cover (c) Any expenses for investigations/ treatment taken without existence of any dental disease / illness, signs /symptoms. (d) Any expenses for diagnostic tests, investigations / treatment taken without the Consultant advising the same and which is not duly supported by his prescriptions (e) Costs of Annual Health Check-up (f) Alternate treatment other than Allopathic treatment are not covered.
Room Rent Capping	yes	Room rent inclusive of nursing charges per day for Normal and ICU restricted to 1% of SI & 2% of SI respectively. In case insured opts for a higher room category than eligibility: 1) For normal Room: Proportionate deductions will be applicable on defined 'associate medical expenses'. Associated Medical Expenses shall include Room Rent, Nursing Charges, Operation Theatre Charges, Fees of Medical Practitioner/Surgeon/Anaesthetist/Specialist conducted within the same Hospital where the insured person has been admitted. The below expenses are not part of associate medical expenses. a) Cost of Pharmacy and consumables b) Cost of implants and medical devices c) Cost of diagnostics 2) For admission in ICU /ICCU – proportionate deduction will only be done on the ICT/ICCU room rent, and not an any other associated medical expenses etc.



Genetic Disorder		25% of individual or student SI limit or Rs.2 lakhs per insured whichever is lower subject to available Balance SI. Corporate Buffer not to be utilized for these claims.
HIV/AIDS/Mental Illness	yes	Covered on IPD basis up to 10% of individual or student SI limit or Rs.1 lac per insured whichever is lower subject to available balance SI. Corporate Buffer not to be utilised for these claims.
Advance Procedures	yes	Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured – for below mentioned procedure. A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy-Monsoonal Antibody to be given as injection F. Intra Lital Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplastic J. V vaporisation of the prostate (Green Laser Treatment or Holmium Laser Treatment.) K. IONM – (Intra Operative Neural Monitoring) L. Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for haematological conditions to be covered. Corporate Buffer not to be utilised for above ailments/Procedure.
Toric Lens Covered	Yes	Only Lens cost restricted up to Rs. 30,000/- per eye
Treatment for Refractive Error	Yes	Covered with refractive error+/-7.5

## **Part -B**

A Buffer stock of Rs. 10,00,000/- (Rupees Ten Lakh Only) for each year to be kept as reserve for students to meet the expenses arising out of extreme medical cases and to be sanctioned as per the decision of the competent authority of the University.

### **List of Exclusions in the Policy**

- War invasion etc.: War invasion, Act of foreign enemy, War like operations, Nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
- Cosmetic etc.: Cosmetic or aesthetic treatment devices, circumcision without disease or emergency e.g. in paediatric patient, plastic surgery unless required to treat injury, illness or burnt.
- Vaccination & Inoculation: excluded.
- Cost of braces/ Prosthetics etc.: Cost of braces, equipment or external prosthetic, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, and durable medical equipment.
- Deliberate exposure to danger etc.: Bodily injury or sickness due to wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide, arising out of non-adherence to medical advice. This condition, however, shall not be applicable to patient undergoing psychiatric treatment.
- Injury due to hazardous sports: Treatment of any bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind excluding normal sports activities of the Insured.
- Vitamins etc.: Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
- Instrument / Equipment: used in treatment of Sleep Apnoea Syndrome (C.P.A.P.) and Oxygen Concentrator for Bronchial Asthmatic condition.
- Genetic disorders and stem cell implantation/surgery: excluded.



- Treatment undertaken outside India: excluded.
- Experimental treatment: Unproven treatment (not recognized by National Medical Commission) and robotic surgery excluded.
- Anti-obesity treatment: Unless forming part of treatment for disease as certified by the attending physician, treatment of obesity or condition arising therefrom (including morbid obesity) and any other weight control programme, services or supplies etc.
- Convenience items: All non-medical expenses including personal comfort and convenience items or services such as telephone, television, Private Nursing / Barber or beauty services, diet charges, baby food, cosmetics, tissue paper, napkins, diapers, sanitary pads, toiletry items, etc., guest services and similar incidental expenses or services etc.
- Expenses incurred at Hospital or Nursing Home primarily for evaluation/diagnostic purposes which is not followed by active treatment for the ailment during the hospitalised period: excluded.
- Convalescence/ General debility, except "run down" condition of elderly or rest cure, sterility, any fertility, sub-fertility or assisted conception procedure, intentional self-injury/suicide, and diseases/accident due to and or use, misuse or abuse of drugs/alcohol or use of intoxicating substances or such abuse or addiction etc. Any treatment received in convalescent home, convalescent hospital, health hydro, nature care or similar establishments.
- Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc: excluded.
- External and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment. Ambulatory devices i.e. walker, Crutches, Belts, Collars, Caps, splints, slings, braces, Stockings etc. of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items etc. and also any medical equipment which is subsequently used at home etc: excluded.
- Change of treatment from one type of system to another type of system unless being agreed / allowed and recommended by the consultant under whom the treatment is taken. For example change of treatment from homoeopathy to Allopathic: excluded.
- Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist: excluded..
- Non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change: excluded.
- Massages, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment: excluded.
- Treatment which is continued before hospitalization and continued during and after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary: excluded.
- Admission fee/Registration fee. Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period: excluded..
- Breach of Law cases: excluded.
- External Congenital Disorders: excluded.
- Sleep Disorders: excluded.
- Treatment by Unrecognized physician/ hospital: excluded.
- Artificial Life Maintenance cases and declared brain dead: excluded.
- AYUSH Treatment , ceiling not to exceed 10 % of S.I



## **Bidder's Eligibility Criteria (All mandatory provisions):**

1. The Bidder should be an Insurance Company registered with IRDA.
2. The Bidder should have a valid IRDA license as on date of submission of Bids for executing insurance business in India.
3. The bidder should have the minimum solvency ratio of 1.5 as on closing of last financial year. A certificate to this effect given by Chartered Accountant should be submitted with the proposal.
4. The bidder should have a minimum claim settlement ratio (for Group schemes) of minimum 98% as on 31.03.2024
5. The bidder must have a track record of minimum 15 years of operations in insurance business in India as on the last date of submission of Bid Document.

## **Period of Contract:**

The Period of Contract is for year-wise from the financial year 2024-2025 for enrolled students in their respective course as mentioned in Table 2 and the same shall be automatically renewed on annual basis for the students during the entire tenure of the course by remitting the Annual premium as agreed in the inception of the policy for the respective students.

*Table -2*

SI	Name of Course/ Programme	Tenure of the course
1.	B.A.LL.B. (Hons)	05 years
2.	B.B.A.LL.B. (Hons)	05 years
3.	LL.M.	01 year
4.	B.A. (LAW)	03 years
5.	3 Year LL. B.	03 years

## **Prequalification documents (to be submitted with the Bid)**

- i) Copy of PAN
- ii) Copy of Certificate of Incorporation and Certificate of Commencement of Business wherever necessary.
- iii) Copy of permission/ license issued by Insurance Regulatory & Development Authority of India (IRDA)
- iv) Copy of Agreement/contract (s) with other organizations/ university/ educational establishments / associations for providing similar service during last 05(five) years.
- v) Declaration to the effect that the bidder has not been blacklisted by any of the Universities or Examination boards or agencies or any other organizations
- vi) Certificate from Chartered Accountant showing minimum 1.5 solvency ratio as on closing of last three financial years.
- vii) Document to the effect that the bidder has a minimum claim settlement ratio (for Group schemes) of 98% as on 31.03.2024
- viii) Authorization certificate to sign bid documents in case signed by branch officers other than the owner/board members of the company
- ix) Copy of GST Regd. Certificate.
- x) Any other document as relevant as per Government Rules.
- xi) All pages of bid document must be serially numbered and indexed properly (mandatory)



## General Conditions of Contract:

1. The bid should be submitted in this prescribed format only duly signed with seal by the bidder in each page and serially numbered.
2. The documents are required to be signed by the bidder or the authorized representative on behalf of the bidder along with seal of the firm/company and date on each page.
3. The bid is valid for the actual tenure of student's study. However, in case of exigency, if the situation so warrants, the University authority reserve the right to extend the period as deemed fit.
4. The proposals will be opened in the presence of bidders with authorization letters from the respective company/firm at NLUO Cuttack.
5. The bidder must not have been blacklisted earlier by any of the Universities or Examination boards or agencies or any other organizations (Declaration to this effect to be furnished).
6. The Vice Chancellor, NLUO reserves the right either to accept or to reject the bid wholly or partially without assigning any reason and the decision of the Vice Chancellor, NLUO will be final in this regard.
7. The Premium should be quoted in prescribed format of Financial Bid. Premium quoted shall always be both in the figures and words. Special provision / benefit whatsoever if any, in respect of Government Educational establishment (s) be clearly spelt out in the bid itself. No revision of price or hidden conditions is allowed once the bid is opened.
8. Agency having proven track record in discharging similar association with high volume of student coverage in University / Educational Establishments would be preferred.
9. The agency shall have to furnish the other benefits provided as CSR, beyond the coverage.
10. The bidder or its authorized official must have to submit authorization letter while participating in the bidding process.
11. Any dispute shall be subject to the jurisdictions of Courts in Cuttack only.





# National Law University Odisha

(Established by Odisha Act IV of 2008)

## FORM FOR DETAILED INFORMATION BY BIDDER

Annx.-II

Name of Firm/Contractor/Supplier	:	
Complete Address for Communication	:	
Name of Proprietor/Partner/Managing Director/Director	:	
Contact Number	:	
E-Mail ID	:	
Whether the firm is a registered Firm (Yes/No. Attach Copy of Certificate)	:	
PAN Number(Attach Copy of Certificate)	:	
GST Number (Attach Copy of Certificate)	:	
Details of paper cost	:	
Valid IRDA License No :		
GST Registration No. :		
Month & Year of Commencement of Business	:	
No. of Branches	:	
Market Share	:	
Solvency Ratio as on 31 <sup>st</sup> March 2023	:	
Claim Settlement Ratio as March 2023	:	
Profit after Tax as on 31 <sup>st</sup> March 2023	:	
<b><u>BANK DETAILS</u></b>		
Name of the Bank	÷	
Name of the branch	÷	
Account Type	÷	
Account Number	÷	
Account Holder Name	÷	
IFSC code	:	
Any other information, if necessary.	:	

(Authorized Signature of the Bidder with Seal)





## ANNEXURE-I

### SCHEDULE

**Name of the work: COMPREHENSIVE STUDENT INSURANCE FOR 2024-25  
ADMITTED STUDENTS AT NLUO, CUTTACK.**

(To be filled by the Bidder)

Scheme	Tenure of study	Rate of premium (in Rs.) per student per year including tax & other statutory liabilities
Insurance Coverage Specification Part-A & B	July 2025- June 2030 (July to June on yearly basis)	*Rs. .... (Rupees..... ..... ..... only)

\*The rate of premium quoted both in figure and words should be the same. In case of difference, the rate quoted in words will be taken into consideration. No overwriting is allowed.

Benefits provided as CSR initiative:.....

.....

Date:

Place:

Signature with stamp: