



Telangana Building and Other Construction Workers Welfare Board, Hyderabad

e-Tender Notification , Published on GEM Portal, Dt: 18/06/2025

The policy is a Group Personal Accident (GPA) (Named) Policy, which provides coverage for Accidental Death and Disability Relief. This policy exclusively covers named individuals under the Group Personal Accident (GPA) scheme.

Bid Document No: AD/3123870/2025

Name of Work: Providing insurance coverage against Accidental Death, Accidental Permanent Total Disability and Accidental Permanent Partial Disability to the registered workers of Building & Other Construction Workers in the state of Telangana, for a period of One (1) year.

Tender Category: Services

For Participation of IRDAI Registered General Insurance Companies Only as per BID DOCUMENT Document and ATC (Additional Terms and Conditions) as specified in GEM Portal.

Bid Submission Closing Date: 28/06/2025 3.00 PM

Telangana Buliding and Other Constructoin Workers Welfare Board,

1st Floor, Tanguturi Anjaiah Karmika Sankshema **(TAKS)** Bhavan,
D. No: 1-1-18/73, RTC X Road, Chikkadipally, Hyderabad -500020.
Ph. No: 8978116636 || E-mail: cio-tbocww@telangana.gov.in

Bid Document for Group Personal Accident (GPA) (Named) Insurance Policy for registered workers of Telangana Building and Other Construction Workers Welfare Board, Hyderabad

I. Introduction:-

- 1) The Telangana Building and Other Construction Workers Welfare Board, (TBOCWWB), Hyderabad is implementing various Welfare Schemes for registered Building & Other Construction (BOC) Workers and their dependants in the State of Telangana.
- 2) The schemes include Accidental Death Relief, Total Permanent Disability and Accidental Permanent Partial Disability Relief.
- 3) In this regard, the board had published Expression of Interest for shortlisting Insurance Broking Company to service General and Life Insurance Policies made-to-order for 15.00 lakh (approximately) registered Building & Other Construction Worker's.
- 4) The TBOWCCB after following due evaluation process has selected M/s Trailblazer Insurance Broker (Pvt) Ltd., (IRDAI Certificate of Registration No: 550) as exclusively mandated Insurance Broking Company to render Pre-Placement, Placement and Post-Placement Services for ensuring smooth claims settlement process and other such related activities, for a period of 2 years, effective from the date of empanelment. All technical queries, related to the captioned BID DOCUMENT, shall be addressed to the shortlisted insurance intermediary.

II. Scope:

The Telangana Building & Other Construction Workers Welfare Board (TBOCWWB) was established by the Government of Telangana for formulating and implementing various Welfare Schemes for the benefit of the registered Building & Other Construction Workers 15.00 lakh (approximately) in the State of Telangana. Of these schemes, Accidental Death Relief and Disability Reliefs are the major beneficial schemes. For implementing these schemes the TBOCWW Board has decided to take Insurance Coverage for the registered BOC workers.

Providing Group Personal Accident (named) Policy against Accidental Death Relief, Accidental Total Permanent Disability and Accidental Permanent Partial Disability Relief to

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the registered Building & Other Construction workers / Legal Heirs for a period of One year as described below:

- 1) Type of Policy:** The policy is a Group Personal Accident (GPA) (Named) Policy, which provides coverage for Accidental Death and Disability Relief. This policy exclusively covers named individuals under the Group Personal Accident (GPA) scheme.
- 2) Proposer/Purchaser/Nodal Agency:** TBOCWW Board, Hyderabad is the sole Nodal Agency for the welfare of the registered Building and Other Construction (BOC) workers.
- 3) Master Policyholders:** TBOWW Board, headquartered at Hyderabad, serves as the Master Policy Holder.
- 4) Insured:** BOC workers registered with TBOCWW Board.
- 5) No. of Proposed Lives / Persons:** There are about 15.00 lakh (approximately) registered BOC workers with TBOCWW Board in the State of Telangana.
- 6) Relationship:** Non-Employer–Employee.
- 7) Sums Insured:**
 - a. Accidental Death Insurance Coverage: Rs. 8,00,000/- (Rupees Eight Lakh only).
 - b. Total Permanent Disability Relief – Rs.5,00,000/- (Rupees Five Lakh only).
 - c. Accidental Permanent Partial Disability Relief – up to Rs4,00,000/- (Rupees Four Lakh only).
- 8) Policy Period:** The policy period for this insurance coverage shall be 12 months commencing from the date of receipt of premium by the Insurance Company.
- 9) Policy type:** This insurance coverage constitutes a Fresh Policy, representing the inaugural procurement of this specific policy type by the Telangana Building and Other Construction Workers Welfare Board. Group Personal Accident (GPA) (Named) (or) Group Janata Personal Accident (GJPA) (Named) Policy as filed with IRDAI.

III. Coverages required: - Group Personal Accident Insurance Policy with 24x7 basis with One Year period of Insurance should cover the following:

- a. **Accidental Death Insurance Coverage:** Rs 8,00,000/- (Rupees Eight Lakh only).

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An amount of Rs.8,00,000/- (Rupees Eight lakh only) shall be paid as relief to the nominee / dependent / legal heirs of the deceased registered worker, who dies on the spot, or due to injuries caused by an accident occurred either in the workplace or anywhere else, in India or any other Country (world-wide).

- b. **Total Permanent Disability Relief** – Rs.5,00,000/- (Rupees Five Lakh only) to the registered worker who sustains Total Permanent Disability due to accident occurred either in the workplace or anywhere else.
- c. **Accidental Permanent Partial Disability Relief** - Up to Rs.4,00,000/- (Rupees Four Lakh only) to the registered worker who sustains Partial Permanent Disability due to accident occurred either in the workplace or anywhere else. The extent of the disability relief shall be decided as per the procedure laid down under Employees' Compensation Act, 1923 not exceeding the Sum Insured Specified for Accidental Permanent Partial Disability.

NB: The Coverage and Sum Insured (Benefits) towards Accidental Disability shall be in accordance with respective GPA/ GJPA Insurance Products filed with IRDAI.

IV. Eligibility Criteria:

a. **Registration:**

To submit bid against this BID DOCUMENTs, the Insurance Company must be incorporated under the Companies Act, 2013 and registered with the Insurance Regulatory and Development Authority of India (IRDAI) as General Insurance Company. Only those Companies with a valid IRDAI registration can participate. Both Public Sector and Private Sector Insurance Companies are eligible to participate. This is to ensure that only authorized and reputed companies can participate for maintaining transparency, accountability and regulatory compliance.

b. **Minimum Capital Requirements:** As per IRDAI Regulations.

c. **IRDAI on the solvency ratio:** Minimum Solvency Ratio of 1.5 as stipulated by IRDAI. To participate in the BID DOCUMENTs, insurance companies must meet a critical financial stability criterion. Specifically, only companies with an insolvency ratio of 1.5% or higher are eligible to participate, demonstrating their ability to

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manage risk and maintain a stable financial position, without forbearance.

V. Inviting Details:

S. No	Particulars	Details
1	Tender Inviting Authority	Secretary and CEO, TBOCWW Board, 1 st Floor, Tanguturi Anjaiah Karmika Sankshema (TAKS) Bhavan, D. No: 1-1-18/73, RTC X Road, Chikkadpally, Hyderabad -500020.
2	Mandate Broking Company	M/s Trailblazer Insurance Broker Private Limited Contact Details: Mayur Shah (Principal Officer) Ph.No: +919664882721 Email: mayor.shah@trailblazerinsurance.in
3	Notice Subject	Selection of Insurance Company for a period of one year for rendering Insurance services to various General Insurances policies.
4	Notice Schedule Available Date	18/06.2025
5	Pre-Bid Meeting & Time	23/06/2025, 10.30 AM
6	Bid submission close date & Time	28/06/2025 3.00 PM
6	Date of Evaluation	28/06/2025 (4.30 PM)
7	Place of submission of Bids	GEM Portal
8	Contact Details	Contact Details: Ph. No: 8978116636 E-mail: cio-tbocww@telangana.gov.in
9	Validity of Bid Document	90 days
10	General Terms & Conditions	Bid Document

VI. Terms and Conditions: -

1. The Insurance Company shall issue a Risk Coverage Letter to TBOCWW Board, specifying the policy period, number of beneficiaries and the coverage amount per claim. Risk Coverage Letter should be arranged on the same day of premium received.
2. Insurance company should enter into tripartite MOU/MOA/SLA with TBOCWW Board and M/s Trailblazer Insurance Broker Private Limited to render seamless service including claims settlement.

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3. The Insurance Company should pay the claims as per the Terms, Conditions & Timelines of MoU/ MOA/ SLA.
4. TBOCWW Board reserves the right to alter or revise the proposed number of Insured Workers that may occur due to oversight i.e., clerical/ typographical mistakes for which the Insurance Company shall accept such revisions as valid.
5. Dedicated Call Centre with minimum of 6 members at Head Office of TBOCWW Board for assisting the Beneficiaries/ Nominees/ Legal Heirs in submission of claims related documents and attending the calls from the workers related with the claims 'issues.
6. Insurance company should develop a Insurance Module to integrate the IT system with the existing TBOCWW Board Portal.
7. The claim amount shall be deposited through online transfer in the beneficiaries' bank account(s) by the way of DBT.
8. All the required technical support shall be extended and periodical reports / MIS be submitted to TBOCWW Board through online and offline.
9. The lumpsum rate quoted for the complete scope of RFP/ Tender shall be the sole criteria for bid evaluation and the L1 bidder shall be adjudged subject to Terms and Conditions mentioned in this document and ATC of GEM Portal. The bidders shall quote an all-inclusive rate (Including Taxes). This rate will be the sole bid parameter for commercial evaluation. Goods and Service Tax payable, if any, shall be shown separately in the offer and subsequent invoice against the purchase order. Similarly, GST will be paid as per the rate applicable at the time of billing. It is the responsibility of the Insurer/Bidder, to ascertain and ensure that all taxes/ duties, charges etc., are included in the Price/ Commercial Bid without fail. The Insurance Companies shall also submit the draft policies
10. Insurance company shall have a branch office and/or servicing resources in all the districts in the State of Telangana.
11. The Secretary, TBOCWW Board reserves the right to accept or reject any quotations without assigning any reasons thereof.
12. The successful Insurance Company should submit acceptance letter to the Secretary, TBOCWW Board, Hyderabad immediately on the same day and shall enter in to a tripartite MoA amongst TBOCWW Board, M/s Trailblazer Insurance Broker (Pvt.,) Ltd., and Insurance Company.

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13. The Secretary, TBOCWW Board, Hyderabad reserves the right, to seek extension of insurance cover, for a specific period (or) for a further period of One Year. The Insurer/ Insurance Company shall arrange extension of the insurance coverage for the period as sought by The Secretary, TBOCWWB on Prorata basis. Any Purchase Order/ Contract/ MoU/ MoA/ SLA/ Insurance Policy that may arise out of this RFP/ NIT will initially be for a period of 1 (One) year, which can further be renewed up to 2 (Two) years (year after year), as decided by the The Secretary, TBOCWWB based on the rate of claims settlement and services rendered thereof.
14. The successful Insurance Company/Insurance Broking Company should provide publicity of copies of 1,00,000 posters of 3 X 2 ft size for publicity of insurance schemes.
15. Premium mentioned in the Quotation shall be final and firm. No further changes will be accepted under any circumstances.
16. If there is increase in number of beneficiaries, the premium will be paid on pro-rata basis. Newly registered beneficiaries details will be shared on fortnightly basis.
17. *TBOCWW Board reserves the right to seek extension of insurance cover for a specific period, if found necessary. The Insurance Company shall arrange extension of the insurance coverage for the period as sought by TBOCWW Board on Pro-rata basis.*
18. Under any circumstances whatsoever, the Insurance Company shall not cancel the insurance policy without the concurrence of TBOCWW Board.
19. Conditional quotations will not be accepted.
20. To enhance the redressal mechanism for insurance-related issues, it is proposed to set up a dedicated call center at the Telangana Building and Other Construction Workers' Welfare Board (TBOCWWB) by the Insurance Company.

VII. Required Documents:

a. **Accidental Death Documents:**

- i. Claim form duly filled in and signed
- ii. Death Certificate
- iii. Post Mortem Report
- iv. FIR copy
- v. Worker's ID proof
- vi. Succession Order/Legal heir certificate/legal documents to establish identification of legal heir in the absence of Nominee / Nominee disputes

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- vii. Copy of the nominee Bank Passbook
- b. **Accidental Permanent Total Disability and Accidental Permanent Partial Disability Documents:**
 - i. Claim form duly filled in and signed
 - ii. FIR copy, if available
 - iii. Worker's ID proof
 - iv. Copy of the nominee Bank Passbook
 - v. Sedaram Certified issued by the concerned department
 - vi. Copy of the Bank Passbook

VIII. Time lines for claims settlement:

- a. Insurer must settle the claim within **15 (Fifteen) days** upon receipt of the documents/details.
- b. If any deficiencies are found, same needs to be communicated to the Insured within Seven working days from the date of receipt of all the required documents.
- c. In case, if Insurer opines that claim is not admissible, same needs to be communicated to TBOCWW Board within Seven working days from the date of receipt of all documents. Provide the reasons for which claims are stated to be not admissible.
- d. Such stated non-admissible claims shall be taken up with the Claims Redressal Committee (CRC) so constituted for this purpose within 15 days from the date of receipt of information from the Insurer and appropriate decision be arrived at.
- e. All the parties, namely, Insurer, Insured and Insurance Broking Company should comply with the decision of CRC within Seven working days from the time of arriving at such a decision.
- f. In case if any of the parties are unable to meet above said TATs, same needs to be communicated to other parties beforehand.
- g. Insurer failing to settle the claim as per above process, is liable to make a penal interest as per prevailing Bank Interest Rates effective from the completion of defined timelines.

IX. Service Level Agreement / Memorandum of Agreement / Memorandum of Understanding: A Tripartite SLA/MOA/MOU is to be executed to ensure compliance of following aspects:

- a. Claims intimation process

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- b. Claims' documents collection process
- c. Timelines for settlement of claims
- d. Setting up of 'Claims Redressal Committee – CRC' to deal with disputed claims. CRC is to have one representative each from Insurance company and Insurance Broking Company and two representatives from TBOCWW Board. TBOCWWB will nominate a Chairman. Thus, the total strength of the CRC shall be 5 (five). All disputed claims are discussed at length in the CRC meeting and decision so arrived at that meeting shall be final and binding on all the parties.
- e. Establishment of Call Center at head office of TBOCWW Board in Hyderabad. Objective of this call centre is to provide single point of contact to all the workers to deal with all insurance related aspects.
- f. Insurance Company and M/s Trailblazer Insurance Broker Pvt. Ltd., shall sign the said SLA/MOA/MOU.

X. Additional Terms and Conditions (ATC) as per GEM Portal

- a. **EMD (Earnest Money Deposit) :** The applicant shall also furnish an amount of ₹ 20,00,000/- (Rupees Twenty Lakhs Only) towards refundable EMD, by the way of DD (or) EFT. For Successful Bidder the EMD will be converted as Performance Guarantee. Such Performance Guarantee shall be released only after the completion of contract period and extension period (if any), subjected to satisfactory services in accordance with SLA/ MoU/ MoA. The EMD of the unsuccessful participants will be released within one week from the date of MoA with the shortlisted company.
- b. **Bank Details for Remittance of EMD:**
 - i. Name of Account Holder: Telangana Building & Other Construction Workers Welfare Board
 - ii. Bank Name: Bank of Baroda
 - iii. Branch: Masab Tank
 - iv. Account No: 21790100018340
 - v. IFSC: BARB0MASABT
 - vi. MICR: 500012011
- c. Bidders can also submit the EMD with Fixed Deposit Receipt made out or pledged in the name of Telangana Building & Other Construction Workers Welfare Board, Hyderabad. The bank should certify on it that the deposit can be withdrawn only on the demand or with the sanction of the pledgee. For release of EMD, the FDR will be

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released in the favour of the bidder by the Buyer after making endorsement on the back of the FDR duly signed and stamped along with covering letter. Bidder must upload scanned copy/ proof of the FDR along with bid and must ensure delivery of hardcopy to the Buyer within 5 days of Bid End date/ Bid Opening date.

- d. Bidders can also submit the EMD with Banker's Cheque in favour of in the name of Telangana Building & Other Construction Workers Welfare Board payable at Hyderabad. Bidder must upload scanned copy / proof of the BC along with bid and has to ensure delivery of hardcopy to the Buyer before Bid End date.
- e. Bidders can also submit the EMD with Payment online through RTGS / internet banking to the bank details provided in Section – X (b) above. Bidder to indicate bid number and name of bidding entity in the transaction details field at the time of on-line transfer. Bidder has to upload scanned copy / proof of the Online Payment Transfer along with bid.
- f. Bidders can also submit the EMD with account payee demand draft in favour of Telangana Building & Other Construction Workers Welfare Board payable at Hyderabad. Bidder must upload scanned copy/proof of the DD along with and must ensure delivery of hardcopy to the buyer within 5 days of Bid end date/Bid opening date.
- g. Availability of office of service provider. An office of the service provider must be in the state of consignee. DOCUMENTARY EVIDENCE TO BE SUBMITTED.
- h. **Bidder financial standing:** The bidder should not be under liquidation, court receivership or similar proceedings, should not be bankrupt. Bidder to upload undertaking to this effect with bid.
- i. **Bidders shall quote only those products** which are active and not repealed/ withdrawn.
- j. **Bidder's offer is liable to be rejected** if they don't upload any of the certificates / documents sought in the Bid document, ATC and Corrigendum if any.
- k. **Buyer Organization specific Integrity Pact** shall have to be complied by all bidders.

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Bidders shall have to upload scanned copy of signed integrity pact as per Buyer organizations policy along with bid.

- l. **Consortium:** In case of Contracts, wherein the seller alone does not have necessary expertise, the seller can form consortium with other sellers for submission of the bid, with one of the consortium companies as leader. Provided nevertheless that any such consortium shall not relieve the leader insurer from any obligation, duty or responsibilities under the contract.
- m. **Dedicated /toll Free Telephone No. for Service Support:** BIDDER/OEM must have Dedicated/toll Free Telephone No. for Service Support.
- n. **Escalation Matrix For Service Support:** Bidder/OEM must provide Escalation Matrix of Telephone Numbers for Service Support.
- o. **PAYMENT OF SALARIES AND WAGES;** Service Provider is required to pay Salaries / wages of contracted staff deployed at buyer location first i.e. on their own and then claim payment from Buyer along with all statutory documents like, PF, ESIC etc. as well as the bank statement of payment done to staff.
- p. **Proof for Past Experience and Project Experience clause:** For fulfilling the experience criteria any one of the following documents may be considered as valid proof for meeting the experience criteria:
 - i. Contract copy along with Invoice(s) with self-certification by the bidder that service/supplies against the invoices have been executed.
 - ii. Execution certificate by client with contract value.
 - iii. Any other document in support of contract execution like Third Party Inspection release note, etc.
- q. **Performance Security:** For shortlisted company, the EMD will be converted as Security Deposit. Such security deposit shall be released only after the completion of contract period and extension period (if any), subjected to receipt of all admissible claim amounts and resolution of all pending grievances arising out of policies placed during contract period. The EMD of the unsuccessful participants will be released within one week from the date of MoA with the shortlisted company.

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- r. Those offers which do not comply with the above requirements will be summarily rejected.
- s. The participating insurance company, in the immediately preceding 3 (three) years, *should not have*:
 - i. withdrawn quotations after issuing Purchase Order/ Work Order/ Letter of Appointment/ Sanction-cum-Release Order etc., thereby causing undue delay in the insurance procurement process to/for any of the Central/ State Governments' Departments/ Organizations/ Corporations/ PSUs etc.,
 - ii. blacklisted (In Past or Present) by any of the Central/ State Governments' Departments/ Organizations/ Corporations/ PSUs etc.,
 - iii. Should not have received Show Cause Notice for deficiency in services from any of the Central/ State Governments' Departments/ Organizations/ Corporations/ PSUs etc.,
 - iv. any active, suits/litigations with any of the Central/ State Governments' Departments/ Organizations/ Corporations/ PSUs etc.,
 - v. A self-declaration should be submitted to this extent
- t. All the Bidders shall invariably submit self-attested copies of all relevant Certificates/Documents in support of eligibility criteria as mentioned in BID DOCUMENT document and this will be the primary requirement to consider the bid responsive.
- u. "Technical Bid/ PQB" is separate from "Price Bid".
- v. Technical Bid will be opened before the price bid and hence the documents related to the Price Bid shall not be placed in the Technical Bid. If price bid is placed in the technical bid the Quotation/ Tender will be disqualified.
- w. No invoice shall be raised by the Exclusively Mandated Brokers to the TBOCWWB, as their commission/ remuneration/ reward, if any, will be paid by insurance companies as

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per IRDAI (Payment of remunerations to Insurance Intermediaries) Regulations, 2016 that are amended from time to time.

Annexure - 1

GENERAL DETAILS OF THE BIDDER

1)	Name and Address of the Insurance Company (If applicable), Ph. Number, Fax Number & E-Mail Id	:	
2)	Offer/Quotation Ref. No	:	
3)	Whether Individual, Proprietary, Pvt or	:	

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	Public Ltd Co.		
4)	GST Registration Number (Insurer)	:	
5)	PAN No (Insurance Company)	:	
6)	Name & designation of an authorized Officer at Bidder's Office to whom reference shall be made for expeditious technical co-ordination, in the event of placement of Order	:	

Documents to be Submitted:

- 1) Copies of Certificate of Registration.
- 2) Copy of GST of Registration
- 3) Copy of P.A.N Card.
- 4) Copy of IRDAI License
- 5) All PQB/ Technical Bid/ Part - 1 Requirements as per BID DOCUMENT
- 6) Price Bid.
- 7) Any other documents as per BID DOCUMENT

Annexure - II - CHECK LIST

The Bidders (Insurance Companies) are invariably requested to check whether the following documents are being submitted:

PRE-QUALIFICATION BID (INSURANCE COMPANY):

S. No	Description	Documents with attested copies, Submitted / Yes/NO
1	IRDAI License Copy	
2	Renewal Fee Receipt	
3	GST Certificate	
4	PAN	
5	Duly Stamped and Signed copy of BID DOCUMENT Schedule (Every Page) indicating the acceptance of Terms, Conditions, Specifications, Requirements, Qualifications etc.,	
6	Self- Declaration to the extent of Section: X (s)	

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7	EMD	
8	Annexure – 1	
9	Proof of Required Solvency Margin	
10	An undertaking to the effect that the documents listed at serial no.1-9 has been submitted duly certified competent authority/ authorised officer.	

PRICE BID:

Sl. No	Description	TO BE PLACED WITH
1	PRICE BID	With Price Bid

Sd/-

Secretary & CEO, TBOCWW Board.