



SREE CHITRA TIRUNAL INSTITUTE FOR MEDICAL SCIENCES & TECHNOLOGY

(An Institute of National Importance under Govt. of India)

Thiruvananthapuram - 695 011, Kerala, India

Phone-(91)0471-2443152 Fax-(91)0471-2446433,2550728

Email-sct@sctimst.ac.in Web site - www.sctimst.ac.in

OMS -II/13/INSURANCE/SCTIMST/2015

Date: 22.07.2019

Sir/Madam

Sub: Insurance coverage for our Institute for the period 2019-20 - reg

Sealed quotation (**Technical and Commercial**) is invited by the Institute for providing insurance coverage to the following policies for the period from 01.09.2019 to 31.08.2020.

1) Fire Insurance Policy – Standard Fire and Special Perils Policy

Location: SCTIMST Medical College Campus and BMT Wing Poojappura Campus

Estimated replacement value of Assets – ₹ 5,45,59,23,862/-

Quote separately for

- a) **STFI (Storm, Tempest, Flood and Inundation)**
b) **Earthquake**
c) **Terrorism** } optional cover

2) Error and Omission Policy (E&O Policy):

Sum assured	-	AOA - ₹ 50,00,000/- / AOY - ₹ 2,00,00,000/-
Number of outpatients (in 2018)	-	1,65,193(approx.)
Number of inpatients (in 2018)	-	12,404 (approx.)
Selection of Ratio (AOA to AOY)	-	1:4

Radioactive treatment facility is not here. Therefore the policy need not cover radioactive treatment.



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During the past 14 years, no claim was lodged by the establishment.

The policy should cover all the acts committed during one year from the date of starting of the policy.

The policy should cover all the staff of the Institute, including permanent staff/adhoc/temporary staff/project staff/Senior residents/Students etc who are on the roll of the Institute. (**Approx No. of Staff -1712**).

3) Public Liability Policy:

Location: SCTIMST Medical College Campus and BMT Wing Poojappura Campus

Sum assured – AOA ₹ 50,00,000/- / AOY ₹ 2,00,00,000/-

The policy should cover any claim against the hospital by contract staff, patients, bystanders of patients etc. who are not covered by the Error and Omission policy. The policy should cover any risk (body injury, infections, professional hazards, adverse events, death/any permanent disability, etc.) in the Institute premises.

Accident means “any death or permanent disability resulting solely and directly from any unintended and unforeseen injurious occurrence caused during the maintenance, operation, and provisioning of any public services undertaken by the Institute”.

- i. In the event of death or permanent disability resulting from loss of both limb: upto ₹ 10,00,000/- (Rupees Ten Lakhs) or the final claim amount whichever is higher.
- ii. In the event of other permanent disability: upto ₹ 7,00,000/- (Rupees Seven Lakhs) or the final claim amount whichever is higher.

Permanent disablement means “a disablement that is classified as a permanent disablement under provision to section 2(l) of The Employee’s Compensation Act 1923”.

You are required to quote **special rates** to SCTIMST “**IN TWO BID FORMAT**”.

- 1) Procedure to be followed for claiming the insurance is to be attached along with the Technical Bid.
- 2) **Detailed Technical bid & Commercial bid** should be in two separate sealed envelopes superscribed as “**Technical Bid**” and “**Commercial Bid**”. These envelopes should then



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be enclosed in a larger sealed envelope superscribed as “**Quotation for Insurance coverage 2019-20**” addressed to “**The Medical Superintendent, Sree Chitra Tirunal Institute for Medical Sciences and Technology, Medical College P O, TVM-11**” with the tenderer’s details recorded on the envelope so as to reach **the undersigned on or before 2.00 PM on 06.08.2019.**

The bids will be opened at 02.30 PM on 06.08.2019 in the Office of the Medical Superintendent.

The Director of the Institute reserves the right to reject all or any of the quotations in whole, or in part, without assigning any reason thereof.

Unsolicited tenders would be rejected.

Medical Superintendent