

YRGCARE  
FAQ on RFQ\_012\_2023-2024

RFQ Document and Annexures are posted here

[YRGCARE](#)

OR

[International Development - RFP for Insurance Coverage - Soliciting proposals for providing annual Personal Accident Insurance Coverage and Annual Group Medical Health Insurance , YRGCARE, India - DevNetJobsIndia.org](#)

FAQ on RFQ for Personal Accident Insurance Cover - Lot 1 & Group Medical Insurance Cover - Lot 2

Location: India

Proposal to reach by: 23:59 Hrs on Monday the 11<sup>th</sup> March 2024.

**Personal Accident Insurance Cover - Lot 1**

<b>Sl Nr.</b>	<b>Queries</b>	<b>YRGCARE Responds</b>
1	What is the Head Count for the last Three Years ?	Please refer to second worksheet "3Years_Head_Count" added to the Annexure_1_List_of_Employees_Lot_1
2	Could you provide the claim history for the last three years? - if any, then please share 1) the nature of claim, 2) passed amount, 3) year of claim	Please refer to third worksheet "3Years_Claim_History" added to the Annexure_1_List_of_Employees_Lot_1
3	We are unable to find the coverage details.	<a href="https://icai.newindia.co.in/NIAICAI/images/pdf/TermsandConditionsPA.pdf">https://icai.newindia.co.in/NIAICAI/images/pdf/TermsandConditionsPA.pdf</a>
4	Existing policy copy	Please refer to Annexure 4 Policy Copy Lot 1
5	Please provide Tender Form	There is no specific form. Please cover all points raised in our RFP document (pages 3 & 4) for each Lot & points common to this tender (page 5)
6	Employees data specifying designations and employee cost to company(CTC) especially if sum insured is linked to CTC.	Sum insured is not linked to CTC. The sum insured is identical to all employees. Employees' designations are irrelevant to the PA insurance coverage.

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FAQ on RFQ for Personal Accident Insurance Cover - Lot 1 & Group Medical Insurance Cover - Lot 2

Location: India

Proposal to reach by: 23:59 Hrs on Monday the 11<sup>th</sup> March 2024.

**Group Medical Insurance Cover - Lot 2**

<b>Sl Nr.</b>	<b>Queries</b>	<b>YRGCARE Responds</b>
1	What is the Reason for Low Dependent Participation ?	Dependent coverage is accorded by employment type.
2	Is there a Dependent Selection policy? If Yes, Please confirm the Selection Criteria ?	See point 1 above.
3	Please share claim MIS with the Last Three years claim Analysis Report	Please refer to the new pages added to Annexure 3_Claim MIS_Lot_2
4	Detailed coverages and benefits	Please refer to page 4 in our RFP
5	RFP says 1424 and data is for 1423	Correct Number is 1423
6	We don't find the room rent for in-patient/ICU in expiring policy	Room rent = 1.5% of SI ICU charges = 2% of SI
7	We don't find the ambulance charges in expiring policy	There is no limit of additional ambulance service charges per person!
8	Corporate buffer limit is not specified in the expiry policy	Corporate buffer = INR 5,00,000/- Limit per family = INR 1,00,000/-
9	GMC Policy details	Question not clear! Suggest a) re-reading Page 4 of RFP and b) Document referred to in point 10 below.
10	Current on-going policy copy with terms and conditions annexures	Please refer to Annexure_4_Policy_Copy_Lot_2 and the new pages added.
11	Employee & dependents Data, including sum insured	Please refer to Column "G" in Annexure_1_Employees_List_Lot2

**Global questions on the tender / award process:**

**Will the award of contracts for the two lots be issued to only one successful bidder?**

**Not necessarily. Award will be based on the merit of the offer for the respective lot.**

Will the award of contracts for the two lots be issued simultaneously?

**This is very unlikely. The reason being the Group Medical Claim Insurance contract will begin only on 20th May 2024. Therefore the contract for the same will be issued in the coming weeks following the evaluation of different proposals received.**