



हुगली कोचीन शिपयार्ड लिमिटेड  
(भारत सरकार का उद्यम)  
**HOOGHLY COCHIN SHIPYARD LIMITED**  
(A Govt. of India Enterprise)



वैश्वेव कुटुम्बकम्  
ONE EARTH • ONE FAMILY • ONE FUTURE

Tender Enquiry No. HCSL/ADM/GEN/PROP&APPR/INSU/2023/01  
Date : 08 MARCH 2023

To,

Sir,

**Sub: Comprehensive Insurance Policy of HCSL, Nazirgunge**

Hooghly Shipyard Ltd (HCSL) is a Govt. of India Enterprise engaged in the activities of Shipbuilding and Ship Repair. The company is wholly owned subsidiary of M/s Cochin Shipyard Ltd. The Company proposes take Comprehensive Insurance Policy covering various risks as under, for the period from 30-03-2023 to 29-03-2024. HCSL is presently having unit at Nazirgunge in Kolkata. The Company proposes to take policies as detailed below:

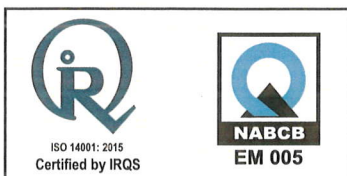
**1. Standard Fire & Special Perils Policy**

Standard Fire & Special Perils Policy including terrorism, earthquake and Tsunami risks covering all Assets of the Company for a sum insured of Rs.200 Crores, apart from other general covers **reinstatement basis covering all** Shipyard Premises including jetties and equipment thereon and other Shipyard facilities. The insurer should accept the designation under which the property has been entered in the Insured's books of accounts. The insurer should also accept the local authority clause. The maximum deductible excess in this case shall be Rs.1 Lakh only. In the case of plinth and foundation, earthquake (fire and shock), Tsunami and Terrorism cover only are required with 72 hours aftershock.

The sum insured for each unit is given below:

(In Rs. crores)	
Unit	Value of assets
Nazirgunge	200.00
Total	<b>200.00</b>

In case, the value of fixed assets is enhanced during the year, the differential premium mutually acceptable for the remaining period shall be applicable and acceptable by the Insurance Company.



Registered Office: Administrative Building, HCSL Premises, Satyen Bose Road,  
P.O. Danesh Shaikh Lane, Nazirgunge, Howrah, West Bengal - 711 109.  
☎ +91 (33)-2688 8282 ✉ contact@hooghlycsll.com 🌐 www.hooghlycsll.com

Shipyard: Nazirgunge Unit, Satyen Bose Road, P.O. Danesh SK Lane,  
P.S. Sankrail, Howrah, West Bengal - 711109  
☎ +91 (33)-2955 8283

CIN : U35900WB2017GOI223197, GSTIN : 19AAECH3640L1ZD

## 2. Marine Insurance Cover (Open Policy)

Marine Insurance Cover (Open Policy) covering all risks associated with the transit of the materials procured, from and to the supplier's godown till it reaches HCSL store or vice versa, from both foreign and indigenous suppliers (Value Rs.50 Crores approximately).

The policy should cover all risks including war, SRCC, earthquake Tsunami and terrorism risks. The policy should have a concealed damage clause up to 30 days. No excess shall be applied in this policy. The maximum per consignment per bottom per transit shall be Rs.25 Crores. subject to an exception in which case it will be intimated separately.

## 3. Group Mediclaim Policy

Group Mediclaim Policy for covering the expenditure incurred on the medical treatment expenses of the employees and their dependents.

### Persons to be covered:

- All employees (both permanent and fixed term employment of 1 year and more) on the rolls of the HCSL (Max. 6 per family unit.)
- Family unit would be self, spouse, parents and dependent children (Son below the age of 25 years or till he starts earning whichever is earlier, unmarried daughter till she starts earning and children
- suffering from permanent disability of any kind (physical or mental).

### Cover Limits:

1	Inpatient cover (Common for all)	Rs. 2,00,000/- per family unit with Floater for all diseases other than those included in the critical illness cover
2	Critical OP cover (Common for all)	OP – Rs.1,00,000/- Per Person
3	Critical IP cover (First 5 Persons)	OP – Rs.6,50,000/- Per Person (Out of a corpus fund of Rs.30 Lakhs for SI 2 & 3 together)
4	Super Critical IP cover (Cancer) (First 3 Persons)	OP – Rs.6,00,000/- Per Person (Out of a corpus fund of Rs.12 Lakhs)

The Critical illness (both OP & IP) cover shall be generally limited to Rs.7,50,000/- per person and met out of a corpus fund of Rs.25 Lakhs. Super Critical IP Cover shall be limited only to Cancer patients out of additional corpus fund of Rs 10 Lakhs.

The following illness shall be covered under Critical Illness:

a)	Any kind of ailments of heart. In addition to surgery, this should cover for medical expenditure on angiogram, placement of stent, angioplasty and all treatment for the period subsequent to angioplasty/Surgery, etc. both OP and IP	All expenditure in connection with treatment of all of these diseases
b)	All medical expenditure in connection with the treatment of kidney diseases/ kidney failure including dialysis	
c)	Cancer & Brain Tumor of all kinds	
d)	Major Organ Transplantation	
e)	Stroke	
g)	Third Degree Burns	
h)	Paralysis	
i)	Liver Diseases	
j	Any Rare Diseases	
k)	In addition to the above any disease leading to criticality of the patient (as certified by the Doctor/Medical Officer) should be covered under the Critical Illness.	

The policy should also cover

- (i) medical expenses incurred in connection with maternity, child birth and cover for new born babies. Reimbursement of maternity expenses limited to Rs.30,000/- in case of normal delivery and Rs.60,000/- in case of cesarean delivery. Baby day one care expenses to be considered separately under General IP limit.
- (ii) all medical treatment expenses incurred in relation to congenital diseases/defects, etc.
- (iii) Reimbursement of hysterectomy expenses limited to Rs.1,00,000/-.
- (iv) The policy in general should also cover expenditure on various investigation such as blood/urine tests, various scanning, X-ray, ECG, etc. which are prescribed by doctors even though no medicines are prescribed. There should not be any restriction as to 24 hours admission in the hospital in respect of Inpatient treatments.
- (v) In respect of ayurvedic treatment, in addition to the Govt. Ayurvedic Hospitals/Institutions/Outlets.

The insurer shall arrange for the services of third-party administrator (TPA) for processing the medical claim on cash less basis from hospitals and reimbursement in other cases where cash less is not operated. TPA will issue cash less cards for all the employees. TPA also provide help desk and digital information support services to all the claimants under the policy.

The total number of persons to be covered under the above policy is 167 (Provisional) as mentioned below which is subject to change:

Sl. No	Category	Strength	Dependents	Total
1	Contract/Permanent officers & Supervisors	25	70	95
2	Contract/Permanent workmen	21	51	72
	Total	46	121	167

Age wise distribution of employees and their family members are as follows:

Sl. No	Age Group	Employees (No. of Persons)	Dependents	Total
			(No. of Persons)	
1	0-25	0	19	19
2	26-30	18	11	29
3	31-35	12	9	21
4	36-45	8	13	21
5	46-55	2	27	29
6	Above 56	1	47	48
	Total	41	116	167

#### **Premium:**

The premium for the above cover may please be quoted both as lump sum for the entire cover and also separately per family unit and shall be adjustable subject to the actual number of families/persons covered under each category. Provision should be there to incorporate the names of new Joiners and their dependents (on account of marriage, child birth etc. ) in the Policy at any point of time during the validity period of the policy. The dependent shall include children (son below the age of 25 years or till he starts earning whichever is earlier, unmarried daughter till she starts earning and children suffering from permanent disability of any kind (physical or

mental) There should not be any exclusions for pre-existing diseases for all the insured persons.

All Medical claims will have to be admitted at actual subject to the ceiling of sum insured. The claims which are not processed through cash less basis will be forwarded to TPA. Such claims shall be processed within 15 days of submission and the amount for such claims may be transferred to HCSL employees directly by Insurance Company immediately within 20<sup>th</sup> day of submission of the claims. Details of the claim settled employee-wise should be submitted along with the settlement of claims.

**4. Group Personal Accident Insurance Policy**

Group Personal Accident Insurance Policy for covering Death, PTD & PPD with 24 hours cover for a sum insured of Rs.30 Lakh Contract/ Permanent Officers (24 persons), Rs. 20 Lakh for Contract/Permanent Supervisors (1 person) and Rs.10 Lakh for Contract/Permanent Workmen (21 Persons). In the case of addition to the number of persons covered in the course of the year, the premium payable shall be permitted / accepted. Premium payable per Lakh of sum insured in each category may be indicated separately also.

**5. Public Liability Insurance.**

Public Liability Insurance to cover any accidental injuries to third parties including sub-contractors and loss of third-party including subcontractors' properties and other consequential losses which will arise in storing hazardous substances like Acetylene, Liquid Oxygen, Oxygen gas, LPG etc. in HCSL. The coverage should be as per the Act. (AOA – Rs. 5 Cr. AOY Rs.15 Cr.) Deductible – Rs.1 Lakh. Places to be covered apart from Nazirgunj Shipyard other places where part of Shipbuilding or Ship repairing will be carried on including medical expenses.

**6. Directors/Officers liability Policy**

Directors/Officers liability policy. Limit of liability Rs.20 Cr. The policy should cover the following:

- a) Present and future Chairman & Managing Director, Directors, Chief Executive Officers (CEO), Chief Financial Officer (CFO) and Officers.
- b) Chairman & Managing Director, Directors, Chief Executive Officers (CEO), Chief Financial Officer (CFO) and Officers to include their lawful spouses, the estates heirs or legal representatives of deceased Directors

and Officers, the legal representatives in case of incompetency, insolvency or bankruptcy.

- c) Employees of the company in managerial or supervisory positions and to include their lawful spouses, the estates heirs or legal representatives of deceased Directors and Officers, the legal representatives in case of incompetency, insolvency or bankruptcy.
- d) Loss and legal costs in respect of alleged fraudulent, dishonest, wrongful acts, etc.
- e) Retaliatory claims from employees due to whistle-blower situation.
- f) The defense costs and legal representation costs of a director or officer or Supervisor in connection with breach of Occupational Health & Safety law.
- g) Civil Fines and penalties awarded against any Director or Officer/Supervisor to the extent insurable by law. This should include punitive and exemplary damages.
- h) Deductible excess shall be Nil.

Any one claim shall be Rs.2 Crore and Any One Year shall be Rs.50 Crore without any limitation to the number of claims under D & O Claim.

The wrongful acts include but does not limit to error, misstatement, misleading statement, neglect, libel, slander, breach of trust, breach of warranty of authority or breach of duty, breach of confidentiality, breach of contract, breach of statute, misrepresentation, miscalculation, breach of any rules, requirements, agreements or instruments of or relating to the yard or operation of a fund, actual or suspected privacy breach. Similarly, the loss includes but not limited to all expenses incurred by the yard against the alleged fraudulent, dishonest, wrongful acts, etc. of the employees of the yard, fines and penalties, asset and liberty costs, extradition costs, etc.

We would request you to kindly quote your lowest single premium for the risk cover mentioned at Sl.No.1 to 6 above as per the Schedule attached. You are also requested to mention the premium for each type of cover separately. Details like rate of premium, stamp duty and GST as applicable should be clearly indicated in your quote.

Please note that the deductible, wherever applicable as mentioned above, shall be considered as per rules however subject to a maximum of Rs.1 lakh. This should be indicated in your quote. You may clearly indicate in your quotation the exclusions in each type of cover in accordance with the details given in the format. Any coverage specifically requested by us shall

be excluded. No deviation from the coverage requirement is permitted. A no deviation certificate as per specimen format attached is to be furnished along with Part-I bid. In case, if there is any deviations from the above in any manner, the same may be

specifically mentioned in your quote and a certificate to the effect should be furnished separately at Part-I.

Further clarifications required, if any may kindly be sent to us at e-mail id: [samrat.basu@hooghlycsl.com](mailto:samrat.basu@hooghlycsl.com) / [dani.mishra@hooghlycsl.com](mailto:dani.mishra@hooghlycsl.com) on or before 15.03.2023 (5.00 pm). You should submit your quote only after careful study of all the risk coverage sought by the yard and obtaining all clarifications from us wherever felt required.

The quote shall be submitted in **two parts**:

**Part-I** containing (i) certificate of non-deviation (as per format attached) except the deviations in deductibles permissible by IRDA/Reinsurance Companies, OR certificate of deviation clearly indicating the deviations from the Tender terms and reasons thereof, and

(ii) checklist (as per format attached Part IA & Part IB) in one cover indicating as Part-I, and

**Part-II** containing the Price Bid as per the Schedule (Premium quote) in a second covers indicating as **Part-II Price Bid**

Then both the Part I and Part II covers should be together put in a third cover addressed to the Deputy General Manager(P&O), Hooghly Cochin Shipyard Ltd super- scribing "Tender for the comprehensive Insurance Cover of HCSL, Nazirgunge". The tender shall be delivered to the following address:

Deputy General Manager (P & O)  
M/s Hooghly Cochin Shipyard Ltd  
Nazirgunge Unit, P. O. Danesh SK Lane  
Howrah-711109

Submission of Bid (both Part I & Part II): 20.03.2023 (Till 1500 Hrs.)

Opening of Price Bid: 21.03.2023 at 1200 Hrs.

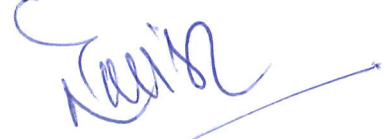
Incomplete quotations will be summarily rejected. We reserve the right to accept or reject any or all the quotations received/quotations covering only selected cover leaving other items unquoted/quotations with deviations from the coverage sought and further to make any additions or deletions to the above as it may deem necessary.

The successful L1 Tenderer will be determined based on the overall L1 premium status.

Your quote complete in all respects should reach Deputy General Manager on or before 1500 Hours on 20-03-2023. The quotations received after the above date/time will be summarily rejected.

The quotations of the renderers', who have submitted Part-I and confirm no deviation or furnish certificate of deviation and have quoted for all policies as per check list, will be opened at 1200 Hours on 21.03.2023 in presence of authorized representative of qualified bidders.

Thanking you,



Yours faithfully,  
For Hooghly Cochin Shipyard Ltd

कमांडर पी के मीश्रा (से. नि)  
Cdr. P K MISHRA (Retd.)  
उप महाप्रबंधक ( परियोजना एवं प्रचालन ) / DGM (P & O)  
हूगली कोचीन शिपयार्ड लिमिटेड  
HOOGHLY COCHIN SHIPYARD LIMITED

Encl: As above

**Part-I**

COMPREHENSIVE INSURANCE POLICY OF HCSL, NAZIRGUNGE  
Tender Enquiry No No. HCSL/ADM/GEN/PROP&APPR/INSU/2023/01  
Date : 08 March 2023

Sl. No	Name of the Policy	Put tick mark in appropriate column	
		Nazirgunge	
		Quoted	Not quoted
1	Standard Fire & Special Perils Policy		
2	Marine Insurance Cover (Open cover policy)		
3	Group Mediclaim Policy For permanent and fixed term contract employees		
4	Group Personal Accident Insurance Policy		
5	Public Liability Insurance Policy		
6	Directors/Officers Liability Policy		

Signature of the Bidder :

Name of the Insurance Company :

Company/firm Seal :

**Part-I A**

(In Company/Firm's Letter head)

**CERTIFICATE OF NON-DEVIATION**

To  
Hooghly Cochin Shipyard Ltd  
Nazirgunge Unit, Danesh SK Lane  
Howrah-711109

Sir,

Sub: Quotation for the Comprehensive Insurance cover of HCSL, Nazirgunge  
Tender Enquiry No. HCSL/ADM/GEN/PROP&APPR/INSU/2023/01 Date : 08  
March 2023

We hereby agree to fully comply with, abide by and accept without variation, deviation or reservation, the coverage (except for the deductibles which will be as per the IRDA/Reinsurance guidelines) mentioned in the above Tender Enquiry and Amendment to the Tender Enquiry, if any, for the subject Tender.

Signature of the Bidder :

Name of the Insurance Company :

Company/firm Seal :

**Part-I B**

(In Company/Firm's Letter head)

**CERTIFICATE OF DEVIATION**

To  
Hooghly Cochin Shipyard Ltd  
Nazirgunge Unit, Danesh SK Lane  
Howrah-711109

Sir,

Sub: Quotation for the Comprehensive Insurance cover of HCSL Tender Enquiry  
No. HCSL/ADM/GEN/PROP&APPR/INSU/2023/01 Date : 08 March 2023

With reference to the above Tender Enquiry, we hereby confirm that we have deviation from the coverage mentioned in the above Tender Enquiry in respective of the following policies:

- 1)
- 2)
- 3)
- 4)

We understand that in case there is any deviation/exception in any form with reference to the coverage mentioned in Tender Enquiry, Hooghly Cochin Shipyard Ltd Nazirgunge Unit, Danesh SK Lane Howrah-711109, reserves full rights to accept or reject our bid.

Signature of the Bidder :

Name of the Insurance Company :

Company/firm Seal :

**PART-II**

Price Bid Format				
Tender No. HCSL/ADM/GEN/PROP&APPR/INSU/2023/01 Date : 08 March 2023				
Sl. No.	Name of the Policy	Premium Amount (INR)	Stamp Duty Amount (INR)	GST Amount (INR)
1	Standard Fire & Special Perils Policy			
2	Marine Insurance Cover (Open Cover Policy)			
3	Group Mediclaim Policy (For Permanent & Fixed Term Contract Employees)			
4	Group Personal Accident Insurance Policy			
5	Public Liability Insurance Policy			
6	Directors Directors & Officers Liability Policy			
Total				
Total Amount (INR) In Figure (Premium+Stamp Duty+GST)				
Total Amount (INR) In Words (Premium+Stamp Duty+GST)				