

INVITATION FOR EXPRESSION OF INTEREST
GOVERNMENT OF JHARKHAND
POLICE HEADQUARTERS, RANCHI

Jharkhand Police intends to insure the lives and limbs/body parts of its police personnel like Bomb disposal squads, who are engaged in Bomb disposal duty other than anti naxal operations in the State. The number of such personnel is approximately **130**. The Insurance Cover for them is proposed to stay from 00.00 hrs. on date **23/03/2020** and is proposed to remain valid initially for a period of one year and is proposed to be extended for a period of one year more depending on the suitability of the chosen Insurance Company.

As per existing rules, Jharkhand Police is authorized to pay a maximum **annual premium of Rupees 2,360/- (Rs Two Thousand Three Hundred Sixty only including service tax) per personnel** covered under this insurance scheme. However, bid will be finalised in favour of the bidder who quotes the highest Capital Sum Insured per personnel


Expression of Interest is invited from the bonafide and reputed companies engaged in insurance of lives and limbs/body parts. The 'Expression of Interest' should contain the Capital Sum Insured, detailed terms and conditions and procedure for settlement of claims.

The Minimum coverage proposed is as below:-

Capital Sum Insured (CSI): Rs- 35,00,000/- (Minimum Rs.-Thirty five Lakhs)

Benefits/ Coverage		% of capital sum Insured
A.	Death	100%
B.	Permanent total disability	100%
C.	Loss of two limbs, loss of sight of two eyes or loss of one limb & loss of sight of one eye.	100%
D.	Loss of one limb or loss of sight of one eye.	50%
E.	Permanent Partial Disablement%	In accordance with IRDA Norms as per Annexure-A
F.	In case of Hospitalization in private or Government Hospital due to injury, all expenses of Hospitalization	Rs 15,00,000/- (Minimum Rs.- Fifteen Lakhs only) Maximum preferably cashless system.

The 'Expressions of Interest' are expected to be submitted to the D.I.G.(Budget) in the Office of the D.G. & I.G. of Police, Jharkhand on or before **20/03/2020 by 15:00 hrs**, after which no proposal would be accepted. 'Expression of Interest' will be opened in presence of the representatives of respective bidding Insurance Companies in the office chamber of the D.I.G.(Budget) in the office of the D.G. & I.G. of Police, Jharkhand, Ranchi on the **20/03/2020 at 16:00 hrs**. The final award may involve a process of negotiations after opening of the 'Expressions of Interest' regarding clarification on the various points raised in such 'Expressions'. The 'Expressions of Interest' is also can be seen on Jharkhand Police Website **www.jhpolice.gov.in**.


11/3/2020

**Director General of Police(HQ),
Jharkhand, Ranchi.**

ANNEXUR-A

Permanent Partial Disablement Percentage Payble

			<u>Percentage of Capital</u>
			<u>Sum Insured</u>
i	Loss of toes	- All	20
	Great	- both phalanges	05
	Great	- One phalanx	02
	Other than great, if more than one toe lost each		01
ii	Loss of hearing	- both ears	50
iii	Loss of hearing	- one ears	15
iv	Loss of four fingers & thumb of the hand		40
v	Loss of four fingers		35
vi	Loss of thumb	- both phalanges	25
	Loss of thumb	- one phalanx	10
vii	Loss of index finger	- Three phalanges	10
		Two phalanges	08
		One phalanx	04
viii	Loss of middle finger	- Three phalanges	06
		Two phalanges	04
		One phalanx	02
	Loss of ring finger	- Three phalanges	05
		Two phalanges	04
		One phalanx	02
ix	Loss of little finger	- Three phalanges	04
		Two phalanges	03
		One phalanx	02
x	Loss of metacarpals	- I st of II nd (addition)	03
		III rd, IVth of Vth (additional)	
xi	Any other partial disablement		% as assessed by doctor