

**Tender Notification for**

BSES RAJDHANI POWER LTD  
(BRPL)

**RENEWAL OF VARIOUS GENERAL INSURANCE POLICIES FOR THE  
PERIOD FY 2026-27**

**NIT No. CMC/BR/26-27/FK/CR/AL/1332, Dated 25.02.2026**

<b>DATE AND TIME OF PRE-BID MEETING</b>	27-02-2026 at 15:00 HRS
<b>DATE OF SUBMITTING OF BIDS</b>	10-03-2026 at 15:00 HRS
<b>DATE OF OPENING OF TECHNICAL BID</b>	10-03-2026 at 15:30 HRS

**IMPORTANT NOTE**

RECEIVER OF THIS TENDER DOCUMENT IS ADVISED TO CHECK AND ENSURE COMPLETION OF ALL PAGES OF TENDER DOCUMENT AND REPORT TO THE ISSUING AUTHORITY ANY DISCREPANCY BEFORE RFQ DATE FOR CORRECTIVE ACTION, IF ANY BEFORE THE BIDS ARE SUBMITTED. THE TENDERER IS REQUIRED TO SPECIFICALLY MENTION IN THE DEVIATION STATEMENT THE CLAUSES OF THE TENDER THAT ARE NOT ACCEPTABLE IN THEIR PRESENT FORM AND ALSO THE DEVIATION SOUGHT, IF ANY. IN CASE THERE IS NO DEVIATION THE TENDERER SHALL CLEARLY CERTIFY THE SAME IN THE NO-DEVIATION STATEMENT AS WELL AS IN THE FORWARDING LETTER. IT IS EXPECTED THAT THE DEVIATIONS (IF ANY) SHALL BE BARE MINIMUM AND OFFERS WITH UNACCEPTABLE DEVIATIONS ARE LIABLE TO BE REJECTED WITHOUT ANY FURTHER DISCUSSIONS.

**CONTENTS OF THE TENDER DOCUMENT**

1. SECTION I- Request for Quotations (General Instructions to Tenderers)
2. SECTION II- General Conditions of the Contract and General Terms & Conditions
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## INTRODUCTION

### **BSES Rajdhani Power Limited in Delhi**

Following the privatization of Delhi's power sector and unbundling of the Delhi Vidyut Board in July 2002, BSES Rajdhani Power Limited (BRPL) got license to distribute electricity in Delhi in 4 circles (South-1, South-2, West-1 & West-2) covering 26 divisions. The Company acquired assets, liabilities, proceedings, and personnel of the Delhi Vidyut Board as per the terms and conditions contained in the Transfer Scheme. The BSES Rajdhani Power Ltd. is the joint venture of Reliance Infrastructure Ltd & Government of NCT of Delhi.

### **BSES Rajdhani Power Limited (BRPL)**

BRPL distributes power to an area spread over 750 sq. km with a population density of 4,225 per sq. KM. **Its' over 33.06 lakh customers are spread** in 26 divisions across South and West areas including Alaknanda, Khanpur, Nehru Place, New Friend Colony, Nizamuddin, Sarita Vihar, Hauz-Khas, R.K. Puram, Saket(Urban), Saket(Rural), Vasant Kunj (Urban), Vasant Kunj (Rural), Dwarka, Palam, Punjabi Bagh, Uttam Nagar, Vikas Puri, JanakPuri, Mohan Garden, Mundka, Najafgarh, Chawla, Nangloi, Jaffarpur, Mitraon & Tagore Garden.

## SECTION– I

### Request for Quotation

#### 1. Event Information

- 1.1 BSES Rajdhani Power Ltd (hereinafter referred to as “BRPL”) invites sealed tenders in 5 envelopes (technical bid & price Bid – details in tender below) for shortlisting Insurers for Renewal of Various Insurance policies for FY 2026-27

**Note: The commercial bid may be evaluated separately for each and every policy. It will be treated as a package based on the sole discretion of BSES Rajdhani Power Ltd.**

- 1.2 The schedule of specifications with detailed terms & conditions can be obtained from address given below. The tender documents & detailed terms and conditions can also be downloaded from company’s website [www.bsesselhi.com](http://www.bsesselhi.com)
- 1.3 Offers will be received up to 10.03.2026 by 15:00 Hrs. at the address given below. Techno-commercial bid shall be opened on **10-03-2026 at 15:30 HRS**. Price bid of only Techno-Commercially Qualified Insurers shall be opened .It is the sole responsibility of the bidder to ensure that the bid documents reach this office on or before the due date.

**Head of Department,**  
Contracts & Material  
Department, BSES  
Rajdhani Power Ltd,  
1st Floor, C Block, BSES Bhawan,  
Nehru Place, New Delhi 110019

- 1.4 BRPL reserves the right to accept/reject any or all Tenders without assigning any reason thereof and alter the values for Insurances/Coverage suitably.

#### 1.5 Pre Bid Meeting for Insurance in BRPL:

A pre-Bid meeting shall be organised physically or digitally (through web conferencing platform) at the time and date as specified in the tender documents in the presence of those bidders or their authorized representatives who may choose to be present.

The details of the proposed Webex Meeting (if applicable) are given below: -

Meeting Date : 27/02/2026

Meeting Time : 03:00 PM

Meeting Link :

<https://bsesbrpl.webex.com/bsesbrpl/j.php?MTID=m82877795c357c1222595f9e8a7a9c3f0>

Friday, February 27, 2026 3:00 PM | 5 hours 30 minutes | (UTC+05:30) Chennai, Kolkata, Mumbai, New Delhi

Meeting number: 2516 207 4568

#### 2. GENERAL INSTRUCTIONS FOR TENDERERS

- 2.1 This tender shall be duly signed & stamped on each page and sent in a sealed cover.

### 3. QUALIFYING REQUIREMENT

#### 3.1 QUALIFYING RQYIREMENT FOR “NON-LIABILITY POLICIES ONLY”:-

- 3.1.1 Documentary evidence should be submitted in the Technical Bid envelope by the Registered Indian Insurers in accordance with the Insurance Act and approved by IRDA as Non-Life Insurer having license to carryout Insurance business in India under Non-Life Insurance sector.
- 3.1.2 **Bidder should have issued a single policy of INR 2,000 Crores** or more of asset coverage in the last 3 financial years as a lead insurer (2022-2023, 2023-2024 and 2024-2025 respectively).
- 3.1.3 **Bidder should have Claims Settlement Ratio Percentage above 85% during the last 3 financial years** (2022-2023 and 2023-2024 and 2024-2025 respectively).
- 3.1.4 **The bidder should have an Average Turnover of not less than INR 1,500 Crores for the preceding 3 financial years** (2022-2023, 2023-2024 and 24-25 respectively). The Bidder shall submit the annual turnover report of the last 3 F.Y. duly certified by a Chartered Accountant. The turnover certificate must have UDIN Number.
- 3.1.5 **Bidder should have a Solvency Ratio equal** to or more than the value as stipulated by IRDA as on 31st March 2025.
- 3.1.6 **Bidder should have a minimum Average NET WORTH INR 750 Crs** for the last 3 financial years (i.e. FY 2022-2023, FY 2023-2024 and 2024-2025 respectively). The Bidder shall submit the certificate of Net worth duly certified by a Chartered Accountant. The Net worth certificate must have UDIN Number.

#### 3.2 QUALIFYING REQUIREMENT FOR “LIABILITY POLICIES ONLY”:-

- 3.2.1 **Insurer should have an Average Turnover of not less than INR 1500 Crore** for preceding three (3) financial Years (2022-2023, 2023-2024 and 2024-2025 respectively). The Bidder shall submit the annual turnover report of the last 3 F.Y. duly certified by a Chartered Accountant. The turnover certificate must have UDIN Number
- 3.2.2 **Bidder should have Claims Settlement Ratio Percentage above 85%** during last 3 financial years (2022-2023, 2023-2024 and 2024-2025 respectively).
- 3.2.3 **Bidder should have an Average Turnover of not less than INR 100 Crores** for preceding Three (3) Financial Years (2022-2023, 2023-2024 and 2024-2025 respectively) for Liability Line of Business. The Bidder shall submit the certificate of Net worth duly certified by a Chartered Accountant. The Net worth certificate must have UDIN Number
- 3.2.4 **Bidder should have a Solvency Ratio** equal to or more than the value as stipulated by IRDA as on 31st March 2025.
- 3.2.5 **Bidder should have a minimum Average NET WORTH of INR 750 Crores** for Last 3 Financial Years (2022-2023, 2023-2024 and 2024-2025 respectively). The Bidder shall submit the certificate of Net worth duly certified by a Chartered Accountant. The Net worth certificate must have UDIN Number.

**Note:** The proposal form for all liability policies will be submitted by BRPL by 5<sup>th</sup> March 2026.

#### 3.3 OTHER REQUIREMENT:

- 3.3.1 One Insurance company cannot submit more than one quote through its different offices. In this case all such bids will be rejected.
- 3.3.2 Insurers should bid for all the policies. In case an Insurer fails to bid for the complete set of non-liability policies, their bid will be disqualified.
- 3.3.3 Multiple Bids from the same insurance company shall not be accepted. An insurance

company shall submit a single bid only. Bids shall be submitted by the servicing office only and that office should be KBO/LCB/CBRO/RO/HO of the insurance company based in Delhi/NCR region only.

**4. MARKING OF ENVELOPES: The tender should be submitted in Separate sealed envelopes as follows:**

4.1 The tender should be submitted in five separate sealed envelopes for both Technical & Price Bids as follows:

ENVELOPE 1	TECHNO-COMMERCIAL BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE NON-LIABILITY POLICIES INCLUDING MEDICLAIM AND GROUP PERSONAL ACCIDENT INSURANCE
ENVELOPE 2	TECHNO-COMMERCIAL BID FOR RENEWAL OF VARIOUS LIABILITY POLICIES
ENVELOPE 3	PRICE BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE NON-LIABILITY POLICIES
ENVELOPE 4	PRICE BID FOR MEDICLAIM POLICIES
ENVELOPE 5	PRICE BID FOR LIABILITY POLICIES

4.2 The tender offer is to be submitted in original (Hard Copy – 2 Nos) and soft (PEN Drive), the original offer and Soft Copy (PEN drive) with all supporting documents shall be submitted in a sealed larger envelope super scribing this envelop specifying the name and contact details of the bidder and the Tender Number mentioned above.

4.3 The Bidder should provide the Name, contact details, and email of the invitee for the purpose of the Pre-Bid.

**5. Documents to be submitted in the Technical Bid:**

- 5.1 Undertaking–Annexure I
- 5.2 Deviation Statement–Annexure II
- 5.3 Declaration Statement–Annexure III
- 5.4 Certificate of Declaration for Confirmation of no breach of insurance act/IRDA/IIB/GIC/GIPSA guidelines Annexure IV.
- 5.5 Documentary evidence in support of qualifying criteria
- 5.6 Original Tender documents duly stamped & signed on each page as token of acceptance.
- 5.7 Organization chart of the bidder indicating the Key personnel who are responsible for handling the policy and settlement of claims along with their names, addresses, contact telephone numbers, mobile numbers, and E-mail addresses.
- 5.8 Authority Letter of the person who is authorized by the insurance company to participate in the Tender. The signature / initials of the authorized persons should be attested by the Power of attorney / authorization letter. The authorized signatory should maintain the same sign / initials as attested.
- 5.9 Rate code/risk code along with occupancy and section of IIB/ GIC circulars is to be provided. Terms are to be provided strictly as per the Quote Slips provided below. Deviations in the policy structure will lead to disqualification of quotes.

**6. Bid Submission:**

The tenders shall be addressed to the official inviting Tenders by designation and addressed to the following.

**Head of Department,**

**Contracts & Material Department,  
BSES Rajdhani Power Ltd  
1st Floor, C Block, BSES Bhawan,  
Nehru Place, New Delhi 110019**

## 7. Contact Information

The general insurance non-liability policies (Point no 6.1 A) will be placed and serviced by our exclusive appointed broker M/s Prudent Insurance Brokers Private Limited.

The general insurance non-liability policies - Employee Benefit Polices (GMC policies) (Point no 6.1 B) will be placed and serviced by our exclusive appointed broker M/s Marsh India Insurance Broker.

The liability insurance policies (Point no 6.1 C) will be placed and serviced by our exclusive appointed broker M/s Howden India Insurance Brokers Pvt Ltd

Bidders are requested to send a pre-bid query to a relevant broker as specified above through email within the stipulated timelines with copy to all BRPL officials as mentioned below. The contact details are given below: -

### 7.1 Description of Policies

<b>A.</b>	<b>General Insurance Policies (Non-GMC Policies) – Prudent Insurance Brokers Pvt Ltd</b>
1	Industrial All Risk
2	Stand-alone Terrorism
3	Standard Fire and Special Perils
4	Burglary
5	Electronic Equipment
6	All Risk (PEEI)
7	Marine Cargo
8	Special Contingency Package for erection and commissioning
9	Money
10	GPA Policy for Cash Handling
11	Group Personal Accident policy
12	Group Personal Accident policy – off Roll Enforcement
13	Fidelity Guarantee
14	Machinery Breakdown
15	Standard Fire & Special Perils - for Transmission & Distribution Lines including LT and HT Lines
<b>B.</b>	<b>Employee Benefit Polices (GMC policies) - M/s Marsh India Insurance Broker</b>
1 (a)	Group Medclaim policy for Employee and dependents – Option 1 – Expiring Plan
1 (b)	Group Medclaim policy for Employee and dependents – Option 2 – Flex Plan
2	Group Medclaim policy for Employee and dependents – Additional Benefits in Base Policy
3	Voluntary GMC Top up GMC for Employees and dependents
4 (a)	Voluntary Medclaim Policy – Parents – Option 1 – Expiring Plan
4 (b)	Voluntary Medclaim Policy – Parents – Option 2 – Flex Plan
5	Voluntary Medclaim Policy – Parents – Additional Benefits in Base Policy
6	Voluntary GMC Top up GMC for Parents
7	Voluntary Child Care Plan (Health Plus Plans)

8	Voluntary Elder Care Plan (Health Plus Plans)
9	Voluntary OPD (Health Plus Plans)
10	Voluntary Employee Critical Illness (Health Plus Plans)
11	Voluntary Spouse Critical Illness (Health Plus Plans)
12	Voluntary Fitness Plan (Health Plus Plans)
<b>C.</b>	<b>Liability Insurance Policies -</b> Howden India Insurance Brokers Private Limited
1	Public Liability Act
2	Cyber security Liability
3	Crime Liability
4	Commercial General Liability
5	Directors and Officers Liability
6	Regulatory Liability Insurance policy (DERC)

Clarifications, if any, on the tender shall be sought by Bidder on or before the date of submission, contact details are as follows: -

**For Non-GMC Policies – M/s Prudent Insurance Brokers Pvt Ltd**

Sr. No.	Names	Designation	E mail ID	Contact No
1	Mr. Manish Gaur	AVP	<a href="mailto:manish.gaur@prudentbrokers.com">manish.gaur@prudentbrokers.com</a>	8527 192 296
2	Mr. Kamal Kathait	VP	<a href="mailto:kamal.kathait@prudentbrokers.com">kamal.kathait@prudentbrokers.com</a>	9958 386 663
3	Mr. Nitin Jain	VP	<a href="mailto:nitin.jain@prudentbrokers.com">nitin.jain@prudentbrokers.com</a>	9910 100 275
4	Mr. Govind Belwal	VP	<a href="mailto:govind.belwal@prudentbrokers.com">govind.belwal@prudentbrokers.com</a>	9810 373 836

**For GMC Policies- M/s Marsh India Insurance Broker**

Sr. No.	Names	Designation	E mail ID	Contact No
1	Mr. Vipul Sharma	VP	<a href="mailto:Vipul.sharma@marsh.com">Vipul.sharma@marsh.com</a>	9036288978
2	Mr. Puneet Walia	Sr.VP	<a href="mailto:puneet.walia@marsh.com">puneet.walia@marsh.com</a>	8376979197
3	Ms. Sharmila Yadav	Sr. VP	<a href="mailto:Sharmila.Yadav@marsh.com">Sharmila.Yadav@marsh.com</a>	8860632100

**For Liability Policies – M/s Howden India Insurance Brokers Pvt Ltd**

Sr. No.	Names	Designation	E mail ID	Contact No
1	Mr. Mayank Digari	VP	<a href="mailto:Mayank.digari@howdenindia.com">Mayank.digari@howdenindia.com</a>	9646686465

**From BSES RAJDHANI Power Pvt. Ltd.**

Address	Name/ Designation	E-mail Address
BSES Rajdhani Power Ltd BSES Bhawan, Nehru Place, New Delhi 110019	Mr. Vikas K Gupta Vice President – (Finance)	<a href="mailto:Vikas.K.Gupta@reliancegroupindia.com">Vikas.K.Gupta@reliancegroupindia.com</a>
	Mr. Lakshminarayanan Dy General Manager – (C&M)	<a href="mailto:Lakshminarayanan.Annasamy@reliancegroupindia.com">Lakshminarayanan. Annasamy@reliancegroupindia.com</a>

	Ms. Shilpa Suman General Manager – (C&M)	<a href="mailto:Shilpa.Suman@reliancegroupindia.com">Shilpa.Suman@reliancegroupindia.com</a>
	Mr. Jitendra Mohakudo General Manager – (C&M)	<a href="mailto:jitendra.mohakudo@reliancegroupindia.com">jitendra.mohakudo@reliancegroupindia.com</a>
	Mr. Amitava Nandi As V.P (C&M)	<a href="mailto:amitava.nandi@reliancegroupindia.com">amitava.nandi@reliancegroupindia.com</a>

7. The tender shall be addressed to, Head of Department, Contracts & Material Department, the two part part bid process. Bidders are to submit the bids in 2(two) parts. Both these parts should be furnished in separate sealed covers super scribing **NIT No. DUE DATE OF SUBMISSION, with particulars as PART-A Techno-Commercial Bid and Part-B PRICE BID** and these sealed envelopes should again be placed in another sealed envelope which should be super scribed with — **“Tender Notice No.& Due date of opening”**. The same shall be submitted before the due date & time specified. The tenders received after the due date and time of submission are liable to be rejected. Tenderers are advised to confirm to the officer or its nominee that their offer has reached to BRPL, before due date and time of submission.
8. Tenders shall be opened at the time and date as specified in the tender notice.
9. The insurer must fill up all the schedules and furnish all the required information as per the instructions given in various sections of the tender specification, failing which the tender is liable to be rejected.
10. **The bidders shall quote the premium both in English words as well as in Figures. In case of difference in Premium between words and figures, THE LESSER OF THE TWO shall be treated as valid Premium.** In case of any error in posting the sub-total to the summary sheet or arithmetic error in the sub-total and total, the sub-total will be taken as correct, and total will be calculated considering the corrected sub-totals. In case of calculation errors, BRPL’s decision will be final and binding on the bidder and may even lead to rejection of the tender.
11. All corrections and insertions shall be duly counter signed by the authorized signatory of the Insurer. The Insurer shall closely peruse all the clauses and specifications indicated in the Tender Documents before quoting. Only such clarifications that are issued after discussions on technical deviations and which affect the tender stipulations in a substantial manner will be made known to rest of the bidders before opening the bid. Clarifications, if any, on the Tender shall be sought by Insurers on or before the date of submission from our appointed brokers respectively appointed for the various policies. **Bidders may contact BRPL / Appointed Broker before the scheduled opening of the Price Bid to find out whether any clarifications have been issued or not, to eliminate chances of the same having not reached the right person/ office despite dispatch by them.**
12. **NO DEVIATIONS TO THE TENDER CONDITIONS WILL BE ALLOWED.** However, if the Bidder seeks certain deviations to the requirements appearing in the following sections BRPL reserves the right to allow or not to allow the same. However, if the Bidder insists, the bid will not be considered. Where the tender document is silent, it will be assumed that Bidder seeks no deviations. Terms are to be provided strictly as per the Quote Slips provided below. Deviations in the policy structure will lead to disqualification.
13. The insurance company not to benefit from commissions, discounts, recruitment fee etc. The recruitment charges of the insurance company shall constitute the insurance company’s sole payment in connection with this Contract or the Services, and the insurance company shall not accept for their own benefit any trade commission, discount, or similar payment or any other benefits in connection with activities under the contract, and the insurance company shall use their best efforts to ensure that the Personnel or agents too shall not receive any such payment/benefit, Neither the insurance company nor their personnel shall engage, either directly or indirectly, in any such activities which conflicts with their role under the assignment.
14. No Broker / Consortium can bid, only the Insurance Company directly registered with IRDA as a Non-Life Insurer having license to carry out Insurance business in India.
15. **Validity of offer:** The selection / short listing of insurer is being done for renewal of various insurance policies expiring on 30th / 31st March 2026. **OFFER SUBMITTED BY THE INSURER SHALL BE KEPT VALID FOR A PERIOD**

**OF TWELVE MONTHS FROM THE DATE OF OPENING OF TECHNICAL BID/AND OR 31st MARCH 2027, WHICHEVER IS LATER.**

**16. Steps in the process of the Tender by BRPL:**

- 16.1 Evaluation Qualification: As a first step of evaluation process, technical bid of all the bidders shall be opened & scrutinized with a view to determine technical acceptability of the offers and to check submission of the required documents. If further required, bidders shall be called for technical discussions.
- 16.2 The issue of clarifications, if applicable, must be communicated in writing.
- 16.3 Opening of price bids for technically qualified bidders.

**17 Award decision Criteria:**

BRPL Reserves the right to place policies either with a single insurer or may split the policies between insurers. The bids for GMC, Non-GMC & Liability as categorized as serial no. 7.1 can be considered separately or the entire portfolio .i.e. A+B+C as a package. The Company intends to award the business on a lowest bid basis, so Insurers are encouraged to submit the bid competitively. Date and Time of Opening Financial BID shall be informed in due course to only Technically Qualified Insurers.

**18 Authorization and Attestation:**

Tenders shall be signed by persons duly authorized/ empowered to do so. A certified copy of the letter of authorization should be attached herewith. The signature / initials of the authorized persons should be attested by the Power of attorney/ authorization letter. **The authorized signatory should maintain the same sign/initials as attested.**

**SECTION II**  
**General Conditions of the**  
**Contract**

**1. Law Governing the Contract and Court Jurisdiction**

The Contract shall be governed by the Law for the time being in force in the Republic of India. The Civil Court at New Delhi, having ordinary Original Civil Jurisdiction shall alone have exclusive jurisdiction regarding all claims in respect of this contract.

**2. In addition to other requisite documents, the following will also be submitted by the successful bidder:**

- a. Original tender document to be signed and returned as a token of acceptance of tender condition subject to technical deviation mutually agreed between BSES Rajdhani and successful bidder.
- b. Set of claim forms under each and every insurance policy.
- c. List of documents needed for settlement of each type of claims under each and every policy.
- d. Contact details of dealing persons with mobile nos. & email IDs with HO details.

**3. Insurer will have no right to cancel the policy before the expiry of the policy period. Any stipulation in this regard in the policy terms and conditions shall be deemed to be null and void.**

**4. In case of any violations of the Local Regulation, the Insurer will be liable to pay the difference in the premium to t authority including but not limited to regulator/GIC/reinsures. The Insurer will handle the dispute, if any, with the regulator/GIC/ reinsures or other Statutory Authorities directly and BRPL, will not in any way be party to it.**

**5. Formation of Contract:**

All the documents issued by BRPL in the Tender as well as accepted by Insurer up to the stage of premium payment will form part of the contract. Some of the examples are: Tender Document, Technical/ Price Bid submitted by insurer, MOU/SLA agreed by both parties, Deviation Statement of insurer, etc.

**6. Insurer shall submit Insurance Policy document to BSES Rajdhani Power Limited, Corporate Office, BSES Bhawan, Nehru Place, New Delhi **within 15 days of premium received.****

**7. BRPL will not be bound by any Power of Attorney granted by the Insurer or by changes in the composition of the firm made subsequent to the execution of the contract. BRPL may, however, recognize such Power of Attorney and changes at its discretion by proper legal advice, the cost of which will be chargeable to the Insurer concerned.**

**8. If the Insurer gives wrong information in his tender, BRPL reserves the right to reject such tender at any stage or to cancel the contract, if awarded. The MOU which will be evolved out of the documents exchanged is from tender to expression of intent will be required to be signed within **3 days of Letter of Intent.****

**9. Canvassing in any form in connection with the tender is strictly prohibited and the tenders submitted by the Insurer who resorts to canvassing are liable to be rejected.**

**10. Award Decision: -**

- a) Company intends to award the business on a lowest price bid basis, so Insurers are encouraged to submit the bid competitively. For determination of the lowest bidder the bids for Non-GMC, GMC and Liability insurance shall be treated separately and independently. The decision to place award solely depends on Company on the cost competitiveness across multiple lots, quality, delivery and Insurer's capacity, in addition to other factors that Company may deem relevant.
- b) For the Non-GMC and GMC policies the award would be given either as a package (GMC+ non-GMC) or separately (either GMC or Non-GMC) on the sole discretion of BRPL.

- c) For Liability policies the award would be given to the lowest bidder of each liability policy. However, BRPL reserves the right to give preference to expiring insurer at Lowest Bidder's price (If lowest bidders are more than one) for all policies as continuity of cover in liability policy is extremely important to get pending claim resolved.
- d) BRPL reserves all the rights to award the contract to one or more Insurers to meet the delivery requirement or nullify the award decision without any reason.
- e) In case any insurer is found unsatisfactory during the execution process, the award will be cancelled and BRPL reserves the right to award other Insurer who are found fit.
- f) BRPL reserves the right to place non-GMC policies, GMC Policies and Liability policies either with a single Insurer or may split the policies between the insurers.
- g) Insurers having arrangements with external TPA will be preferred.
- h) The discretion to finalize the TPA (external/Internal) will rest with BRPL.

**11. Co-Insurance:**

BRPL retains the right to place all General Insurance policies through co-insurance arrangement in the manner as it deems fit. If any of such bidders fails to match L-1 terms & rates, then other bidders as per discretion of BRPL may be considered for allocation of CO - share. The L-1 bidder shall be required to undertake the balances here left for which co-insurance arrangement could not be made. In case no other bidder accepts co-insurance share, then 100% share will be given to L-1 bidder and it will be binding on the L-1 bidder to accept the share not accepted by coinsurer. In the event the L-1 bidder backs out, action shall be taken against L-1 bidder and BRPL retains the right to negotiate with any other bidder if required and choose the Lead Insurer as it deems fit.

**12. Arbitration:**

- a. Governing Law: This contract shall be governed by the laws of India and each party submits to the exclusive jurisdiction of the courts in New Delhi.
- b. Dispute Resolution Mechanism: All disputes and differences arising out of or in connection with this Agreement shall be resolved amicably by mutual discussion within 30 days. If the dispute cannot be resolved by mutual discussions and agreement the parties will take such dispute to an arbitral panel comprising of a sole arbitrator jointly appointed by both the parties herein. The party seeking to invoke arbitrations shall give a notice of appointment of the sole arbitrator. The other party shall give its consent to the appointment of the sole arbitrator and intimate the same within thirty days of the receipt of the notice of arbitration. In the event if the parties do not agree to the name of the sole arbitrator within the specified period the Parties shall approach the High Court of Delhi for directions under the Arbitration and Conciliation Act 1996 for nomination of a sole arbitrator by the High Court. The arbitration shall be conducted in New Delhi in accordance with the provisions of the Arbitration and Conciliation Act 1996. The award of the arbitral panel shall be final and binding on all parties. The arbitration proceedings shall be conducted in English.

**13. Max sum Insured exposure under all policies at any one location Not more than INR 100 Crs.****14. Confidentiality Clause:**

The Bidder shall treat all information, documents, and data provided by the BRPL in connection with this Tender as strictly confidential. The Bidder shall not disclose, copy, or distribute such information to any third party without prior written consent, except reinsurers as required for the preparation of the Bid. The Bidder shall ensure that its employees and subcontractors are bound by similar confidentiality obligations. This includes all bidding information submitted to BRPL. All tender documents remain the property of BRPL and all insurer / agent are required to return these documents to BRPL upon request.

The successful bidder(s) shall submit the non-disclosure agreement as per BRPL format within 07 days issuance of LOI/Agreement.

## GENERAL TERMS AND CONDITIONS

1. The following terms and expressions shall have meaning here by assigned to them except where the context otherwise requires.
  - a) BRPL /Insured shall mean BSES Rajdhani Power Ltd, a Company registered under the Indian Companies Act 1956, with its Registered Office at BSES Rajdhani, BSES Bhawan Nehru Place, New Delhi-110019 or its Authorized Offices or its Engineers or other employees authorized to deal with any matters with which these persons are concerned on its behalf.
  - b) Insurers /Bidders/Tenderers /Underwriters” shall mean the company who submits the tender and enters in to contract with BRPL and shall include their executors, administrators, successors, and permitted assigns.
  - c) CONTRACT or CONTRACT DOCUMENT shall mean and include the policy, the work order, the accepted appendices of rates, Instruction to tenders, General Conditions of Contract special condition of contract and the letter of intent/ Acceptance letter issued by BRPL Any conditions or terms stipulated by the Insurer, in the tender documents or subsequent letter shall not form part of the contract unless specifically accepted in writing by BRPL.
  - d) GENERAL CONDITIONS OF CONTRACT shall mean the instruction to Tenderers and General Conditions of Contract pertaining to the work detailed.
  - e) TENDER SPECIFICATIONS shall mean the Special Conditions, Technical Specifications, appendices, and site information pertaining to the work for which the Underwriters are required to submit their offers. Individual Specification Number will be assigned to each tender specification.
  - f) TENDER DOCUMENTS shall mean the General Conditions of contract (clause no. 1.d above) and Tender Specification (clauses no 1.e above).
  - g) LETTER OF INTENT shall mean the intimation by a letter / Email /fax to the Underwriter that the responsibilities of the Underwriter commence from the date of issue of this letter and all the terms and conditions of contract are applicable from this date.
  - h) COMPLETION TIME shall mean the policy period by date specified in the letter of intent or date mutually agreed upon for handling the policy and found acceptable by the officer in charge being of required standard and conforming to the specification of the contract.
  - i) APPROVED, DIRECTED or INSTRUCTED shall mean approved directed or instructed by BRPL.
  - j) CLAIM” shall mean intimation of loss communication to the insurer verbally / telephonically /through email/ written communication.
  - k) SURVEYOR shall mean the independent loss Assessor appointed by Broker in consultation with insurer with the consent of insured to assess the loss within the framework of contract and policy document only. Insurer must provide a panel of surveyors with their credentials to BRPL for approval after placement of order on them.
  - l) SINGULAR and PLURAL etc. shall mean words carrying singular number shall also include plural and vice versa where the context so requires. Words imparting masculine gender shall be taken to include the feminine gender and words-imparting persons shall inculcate any Company or Association or Body of Individuals, were incorporated or not.
  - m) HEADINGS shall mean the headings in these General Conditions are solely for the purpose of facilitating reference and shall not be deemed to be part thereof or be taken into consideration in the interpretation or construction thereof or the contract.
  - n) MONTH shall mean calendar month.
  - o) WRITING shall include any manuscript, type written or printed statement under the signature or seal.

**2. Law Governing the Contract and Court Jurisdiction:**

The Contract shall be governed by the Law for the time being in force in the Republic of India. The Civil Court at New Delhi, having ordinary Original Civil Jurisdiction shall alone have exclusive jurisdiction regarding all claims in respect of this Contract.

**3. Issue of notice:**

The Insurer shall furnish to the Officer In charge, the name, designation, address of his authorized relationship manager or any other official. All complaints, notices communications and references shall be deemed to have been duly given to the Insurer, if delivered to the Insurer or his authorized representative or left at or posted to the address either of the Insurer or his authorized representative and shall be deemed to have been so given in the case of posting on the day on which they would have reached such address in the ordinary course of post or at which they were delivered or left.

**4. Use of Land:**

No land belonging to BRPL or its customer under temporary possession of BRPL shall be occupied by the Insurer without the written permission of BRPL.

### SECTION III

#### SPECIAL CONDITIONS OF CONTRACT

##### 1. Overall Scope of Policies:

All Policies coverage value and other details as attached at the end. The scope of work to be executed by BRPL is indicated elsewhere in the tender enquiry.

##### 2. Procedure for Claim Settlement

- a) The Insurer will put in place such a claim procedure that is positive prompt transparent and targets for 'zero' pendency status. Towards this end the Insurer will endeavor to educate the BRPL officials with respect to procedures and documentation requirement.
- b) A joint meeting between nominated surveyors, Insurer, Appointed Broker and BRPL will be organized at the time and place suggested by BRPL for discussing claim procedure. The Insurer will take a fortnightly report from the surveyor to ensure the success of the procedure and keep BRPL posted.
- c) The Insurer shall immediately depute or authorize the Insured to call a surveyor(s) from the approved panel but not later than 48 hours of receipt of intimation from the Insured in exceptional cases. The surveyor shall call for all the documents in support of claim in one go but not in piece meal manner for expeditious settlement of claim, preferably at the time of visit or within 3 days thereafter. The required documents will be provided after getting the same from respective department(s) of BRPL. The claims shall not be closed for delay in submission of the documents.
- d) The surveyor report with findings will be shared to the Insurer within 15 days of getting documents from BRPL.
- e) After submission of all required documents by the insured to the surveyor first step would be to finalize the claim assessment and shared with the insured first with the copy to Appointed Broker for consent. In case the claim is not found admissible / tenable or not settled for the claimed amount, Insurance company through Appointed will seek the comments of BRPL within a week of receiving the survey report. The final view shall be taken within 15 days of receipt of reply by BRPL.
- f) In normal circumstances the claim must be settled within 30 days from the date of first intimation, net of time taken by BRPL for responding to surveyor's/Insurer's comments.
- g) All the parties (Appointed Insurance Broker / Surveyor / Insurer and BRPL) should define formats for specific documents in relation to routine claims post placement of the policies.
- h) **Documents for Replacement Cost:** The purchase cost of the assets will be taken from the Purchase order if the same is not available then the purchase cost of the identical goods will be taken to reach the purchase cost of the asset. There are times when an asset is damaged partially but for performance efficiency of the machine the whole part/ material needs to be replaced. In such cases the surveyor/ insurer must consider the replacement price of whole asset / machine provided necessity for such replacement is certified by original equipment manufacturer or any independent engineer.

At certain times, when the price list is not available for material or the service, then the insurance company and surveyor should consider the SAP code and the system generated id and proceed with the claim settlement accordingly. At certain times, the purchase order or the invoice document is not available thereafter the BRPL will substantiate the claim by supporting the Material replacement slip.

- i) **Documents for Repair Cost:** The purchase cost of the assets will be taken from the Purchase order if the same is not available then the purchase cost of the identical goods will be taken to reach the purchase cost of the asset. In case of repair of any asset(s) the same will be taken from the original equipment manufacturer/ manufacturer of identical equipment and if not possible then the quote from the vendor /service provider of identical equipment will be taken as a base for calculation.

At certain times, when the price list is not available, then the insurance company and surveyor need to consider the SAP code and the system generated equipment id and price, which should be considered as the material code and the claim settlement made accordingly.

- j) **Claim Settlement:** The total claim amount to be paid to the insured by the Insurer shall be subject to excess clause in the policy. The Policy shall provide for payment of claims in Indian Currency. The insured will give required relevant document to the extent possible for settlement of claims. However, in case of non-availability of required documents Insurer will settle the claims based on the market information and engineering estimates.

**THE EMPHASIS SHOULD BE ON THE SPIRIT OF INDEMNITY AND NOT ON PROCEDURES.**

**3. Special Note:**

- a. For SAT, Fire, Burglary and EEI policy locations wise sum insured will not to be provided for High Voltage Distribution System, transformers and for some other assets. Complete locations addresses / pin codes not to be shared due to nature of business. Max sum insured exposure under all policies at any one location not more than INR 100 Cr
- b. For special contingency policy in case a bidder does not have approved form they can use any other alternative policy form to insure such assets.
- c. **For IAR & SFSP Policy for BRPL assets, BRPL has conducted a valuation of assets through an independent valuer/surveyor. The latest available report will be shared with selected insurer/insurers. The values of assets as certified by the valuer/surveyor shall form the basis of sum insured and in the event of claim the appointed surveyor shall accept such sum insured as value at risk at time of loss.**

**4. Burglary/Theft Claims:** Intimation for any loss/damages for Theft claims in all General Policies, event will be reported as per procedure.

- a. The security/guard arrangement of Fixed assets and main stores/projects will be in the purview/Scope of BRPL/owner/customer who has engaged security from local sources for the watch and ward of the project. Insurer and surveyor will agree to the business process of BRPL without raising any dispute and query on it.
- b. **Under Burglary Insurance for any Partial Loss, FIR (First Information Report) and Police Final Report to be waived in event of Partial Loss, only D.D/G.D./ online FIR copy (Loss/ Information Report) with the Police Authority will be provided for claim settlement.**
- c. **For theft/ burglary claims where value is above INR 10 Lakhs, settlement will be made on a substandard basis (90%) without Final Police Report and balanced 10% after receipt of final police report.**
- d. At times there are items which are not captured in the material price list or the service price list for those claims BRPL will be sharing the SAP id details, the surveyor is requested to consider the same for the claim assessment.
- e. No deduction on account of depreciation for Transformer Oil and other consumables.
- f. There will be no deduction on account of depreciation in burglary policy since it is on RIV basis
- g. For calculating depreciation on assets with limited life in the relevant policies, BRPL will provide capitalization date which is a snapshot of the SAP register. In cases where, capitalization date is not available, the insurer will settle

the claim based on manufacturing year which is available on the transformer shell/equipment left behind. If these two are not available, the claim(s) will be settled by applying a depreciation of 50%.

- h. Depreciation shall be applied at an annual rate of not more than 5% per annum subject to a maximum of 50% ,wherever applicable.

#### 5. SFSP Claims:

Apart from the detailed estimate of loss/ BOQ (Bill of Quantity), Internal Investigation report on cause of loss or any other document will be provided to expedite the procedure of settlement of claim.

**For estimated losses up to Rs. 5 Crore a panel of surveyors, not exceeding 5 in numbers will be provided by the insurer in consultation with BRPL. On a loss being reported, surveyor will be deputed from the panel and information sent to the insurer. For claims beyond Rs. 5 Crore, the insurer can appoint a surveyor as per their process from the approved panel of surveyors decided and agreed with Appointed Insurance Broker and BRPL. The following process shall be adopted for the claim:**

- a) No repudiation of claim on account of delay in intimation
- b) Fire Brigade reports are required in case of claims due to fire. where fire brigade was called upon.
- c) Meteorological report/relevant newspaper cutting required for claims due to Act of God perils. In absence of any of these documents, an internal report prepared by BRPL shall be submitted and accepted by Insurer for claim settlement.
- d) For calculating depreciation on assets with limited life in the relevant policies, BRPL will provide capitalization date which is a snapshot of the SAP register. In cases where, capitalization date is not available, the insurer will settle the claim based on manufacturing year which is available on the transformer shell / equipment left behind. If these two are not available, the claim(s) will be settled by applying a depreciation of 50%.
- e) BRPL will provide documents in support of the current purchase price of the item for which there is a claim. For multiple claims of similar item, the supporting provided in the 1<sup>st</sup> claim will be considered for other claims unless fresh supporting documents are provided otherwise. Purchase invoice of the affected / damaged item will not be provided.
- f) Insurer to consider and accept that all the major & incidental assets which are required for operation and also owned by BRPL are covered through this tender in their respective policies. The value of these assets are already included in the sum insured as mentioned in the tender document. For the assets under care, custody and control of (without declaration of SI and to be covered via add-on as mentioned in RFQ) BRPL are covered through this tender in their respective policies. Inclusion of their values in the sum insured of respective policies will not be questioned and claims will be paid if there is any damage to the Insured's assets during policy period**
- g) In some of the cases, Reinstatement / Repair expenses e.g. labor, transportation etc. may be more than the affected / damaged material cost. All these expenses to be paid by insurer on actuals. There is one rate list agreed by BRPL with their vendor for all such activities and the claimable value for these additional expenses will be considered from that rate list. There will be no dispute on the rates / prices of those services and will be considered by insurer for payment without any dispute

#### 6. Claim Documents: The Claims will be considered for assessment on submission of the following basic documents:

- a) Duly filled, signed, and stamped claim form.
- b) D.D./G.D./online FIR copy (Loss/Information Report)/FIR/Police Intimation. The insured will provide. These documents in support of the loss in case of theft/ burglary cases only.

- c) BRPL provides estimate of loss with material damaged details / labor transportation and job card. Insurer must consider the submitted BOQ (Bill of Quantity) where in the extra labor and transportation has been used to repair the loss. The amount that will be submitted will be a minimum of 20% of the material cost which should be acceptable to the surveyor/insurer and admissible as the claim.
- d) Final claim bill with supporting document for replacement cost of the item being claimed will be provided.
- e) Capitalization details or any other document to determine the age of the item being claimed (where the claim is on a market value basis) will be provided for the purpose of calculating depreciation.
- f) For Reinstatement Value claims, therein statement invoice/bill of supplier/repairer will be submitted.
- g) BRPL will share the claim documents for each type of claims considering experience in past claims.
- h) Final documents will be submitted to surveyor post verification of documents by Appointed Insurance Broker.
- i) Documents will be shared with the surveyor in one go for claim assessment or any clarification or additional document required by the surveyor after review of the submitted documents.

## 7. Salvage Disposal

For Theft Claims of transformers / similar equipment where the salvage of the left-over parts has a scrap value, the salvage value would be calculated as per the weight specification of the particular transformer, equipment provided by BRPL when the first such claim is reported and will form the basis of loss settlement of similar claims over the entire policy period.

For claims other than above, the disposal of salvage shall primarily be the responsibility of the insurer. The insured will provide all assistance, to the extent possible, in the safe custody of the salvage and its disposal. However, the insurer will ensure that there is no unreasonable delay in the disposal leading to erosion in value and delay in the settlement of the claim.

**For salvage value above INR 5 lacs, the salvage disposal will take place as per CVC guidelines (specifically for PSU insurers) // as per internal guidelines of the insurers. The process shall be completed ASAP, for items following guidelines of pollution control board/NGT (National Green Tribunal) for eg. Transformer Oil, on handling /storage/disposal, the disposal shall be carried out within stipulated time as per insured.**

## 8. Timelines–Surveyors

- a) The surveyor will ensure survey to happen within 24 hours of the loss being reported to them.
- b) On submission of claim documents if there is any document which is discrepant/incomplete, or any additional document is required then the surveyor shall revert to the insured for the required clarifications within 5 working days of the receipt of documentation.
- c) The surveyor will ensure submission of the survey report within 10 working days after submission of claim documents. BRPL reserves the right to demand copies of survey reports from insurers / surveyor for their records on a case-to-case basis after claim settlement.
- d) Surveyor shall share a monthly MIS by the 10<sup>th</sup> of subsequent month of all claims pending with him for Issuance of Survey Report with the list of requirements.
- e) If the Surveyor fails to adhere to the timelines, then on request of the Insured the Insurer will agree to the deletion of the Surveyors name from the Panel and inclusion of another Surveyor in his place.

The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed as provided in Para 15 titled “CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY”.

## 9. Timelines–Insurer

- a) On submission of the Survey Report if there is any requirement \ clarification from the Insured then the Insurer shall revert to the Surveyor \ Insured for the required clarifications within 5 working days of the receipt of Survey Report.
- b) The Insurer will ensure settlement of the claim up to Rs.30 Lacs within 10 working days after receipt of all documents including final survey report and claims above Rs.30 Lacs within 20 working days after receipt of all documents including final survey report.
- c) On settlement of the claim Insurer will provide complete details of the settlement including deductions made which shall be as per the policy provisions.

The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed as provided in Para 15 titled "CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY".

## 10. Miscellaneous

The Insurer will nominate an Officer as Business Relationship Manager who will be responsible for settlement of all issues. He/She will be the Specified One Point Contact for the Insured.

Appointed Insurance Broker shall be aiding the Insured in the claims settlement and will be marked on all correspondence exchanged with the Insured by the Insurers/Surveyors.

Insurer will allow for self-survey where estimate of loss is upto Rs.1 lacs with prior approval from the Insurer.

**In major breakdown cases where detailed testing at site is not feasible but experience of technical team of BRPL indicates potential damage to other internal parts rendering it non-repairable than the same be considered while arriving at final liability.**

**NO ADDITIONAL DOCUMENTS SHALL BE INSISTED FOR BY THE INSURER TO SETTLE THE CLAIMS.**

## 11. Deputation of Surveyors:

Within a reasonable time from the commencement of Policy the Insurer shall discuss the appointment from the nominated panel of surveyors containing their relevant details. Normally surveyors from that list only shall be deputed. BRPL reserves the right to review the list and can ask the Insurer not to depute a surveyor in case BRPL management feels that his deputation may jeopardize company's Interest. Appointed Insurance Broker in consultation with insurer shall depute the surveyor within 24 Hours on receipt of intimation of the occurrence of the accident. In the event of any delay in deputation of surveyor, BRPL reserve the right to engage any other surveyor from panel at the cost of Insurer.

In case the surveyor causes undue delay, the Insurer will have to intervene effectively and promptly to expedite the process or to change the surveyor. If the surveyor loses the documents or does not pass to the Insurer for any reason, photocopy will be asked from BRPL and the same shall be acceptable as if these are original papers. The surveyor shall be advised by the Insurer to directly submit his report on the causes and ways to avoid losses in future. However, BRPL will not pay any remuneration in this behalf. Potential reduction of claim due to such analysis will help to reduce the future claims.

## 12. Progress and Review:

1. The Insurer shall submit progress reports regarding the status of claims settled & pending reports for settlement, premium received, and the claim amount settled etc. as and when required. Periodic progress review meetings will be held at site/ Head office during which the status of all the pending claims shall be reviewed. The Insurer shall depute their senior representative to attend such meetings, who are empowered to take spot decisions in respect of settlement of claims, whenever feasible.
2. For all liability insurance policies
  - No repudiation or deduction in claim on account of delay in intimation.
  - In case of any deduction in claim, insurer has to establish that delay in intimation has resulted in increase in insurer's liability under the scope of policy & has prejudiced insurer's rights & interest.
3. Commercial General Liability Insurance policy – Amended claim notification clause – An insured will notify the claim to insurer only after becoming aware of suit or notice of claim. The claim shall be notified as soon as practicable.

**APPENDIX –I****Memorandum of Understanding on Claims for Insurance of Assets Policies Year 2026 - 2027**

(Name of the insurer) ----- here in after referred to as Insurer have insured the various assets of M/s

BSES Rajdhani Power Ltd hereinafter refer to as BRPL / Insured. For establishment of good understanding and provision of efficient & satisfactory claim services by the Insurer, this Memorandum of Understanding (MOU) is signed between Insurer and Insured.

1. For estimated losses up to INR 5 Crore, a panel of surveyors, not exceeding 5 in number will be provided by the insurer in consultation with BRPL. On a loss being reported, surveyor will be deputed from the panel by BRPL /Appointed Broker and information sent to the insurer. For claims beyond INR 5 Crore, the insurer can appoint a surveyor as per their process from the approved panel of surveyors decided and agreed with Appointed Insurance Brokers and BRPL.
2. It shall be the endeavor of the Insured to intimate the claim within the timeline stipulated in the policy. However, due to spread of the operations and administrative reasons there may be instances where there is a delay in intimating the claim by BRPL. The Insurer will waive such reasonable delay in intimations when a request for such waiver is made by the official in charge of BRPL/Appointed Broker.

**The following process shall be adopted for the Claims:**

- a. For all claims exceeding estimated amount of INR 50 Lakhs and above, the insurer will consider On Account Settlement of claim for an initial payment of 50% of the claim amount recommended by the surveyor.
- b. For Burglary / Theft claims of transformer parts or oil, the Insurer will consider duly acknowledged copy of police intimation/ DD no/ GD No / FIR/Online FIR, however up to INR 10 Lakhs Final Investigation Report (FIR) will not be insisted upon. For cable damage claim, the requirement of duly acknowledged copy of police intimation / DD no / GD no / FIR /Online FIR is waived-off for all claims below INR 10 Lakhs each and every loss.
- c. No deduction on account of depreciation for Transformer Oil and other consumables
- d. There will be no deduction on account of depreciation in burglary policy since it is on RIV basis.**
- e. For theft/ burglary claims where the value is above INR 10 Lakhs, settlement will be made on a substandard basis (90%) without Final Police Report.
- f. Considering the nature of business and spread of assets, it is not possible to have firefighting equipments installed across all locations hence no condition / warranty of firefighting availability is agreed.
- g. Waiver of subrogation in all Non-GMC policies.
- h. Insurer to consider and accept that all the major & incidental assets which are required for operation and also owned by BRPL are covered through this tender in their respective policies. The value of these assets are already included in the sum insured as mentioned in the tender document. For the assets under care, custody and control of (without declaration of SI and to be covered via add-on as mentioned in RFQ) BRPL are covered through this tender in their respective policies. Inclusion of their values in the sum insured of respective policies will not be questioned and claims will be paid if there is any damage to the Insured's assets during policy period.**
- i. In some of the cases, Reinstatement / Repair expenses e.g. labor, transportation etc. may be more than the affected / damaged material cost. All these expenses to be paid by insurer on actuals. There is one rate list agreed by BRPL with their vendor for all such activities and the claimable value for these additional expenses will be considered from that rate list. There will be no dispute on the rates / prices of those services and will be considered by insurer for payment without any dispute
- j. For other claims like theft / fire / burglary for any other assets Final Investigation report shall be waived

and police intimation first information report / DD no/ GD No. shall be relied upon for settlement of claim.

- k. For calculating depreciation on assets with limited life in the relevant policies, BRPL will provide capitalization date which is a snapshot of the SAP register. In cases where, capitalization date is not available, the insurer will settle the claim based on manufacturing year which is available on the transformer shell/equipment left behind. If these two are not available, the claim(s) will be settled by applying a depreciation of 50%.
- l. **Depreciation shall be applied at an annual rate of not more than 5% per annum subject to a maximum of 50% wherever applicable. .**
- m. BRPL will provide documents in support of the current purchase price of the item for which there is a claim. For multiple claims of similar items, the supporting provided in the first claim will be considered for other claims, unless a fresh supporting is provided otherwise. Purchase invoice of the affected /damaged item will not be provided.
- n. BRPL has their own repair centers hence BRPL has their labor / departmental charges in addition to the material charges and transportation charges. In such cases, the claims will be settled considering the same included as the part of the claim amount submitted through BOQ (Bill of quantity) duly signed and stamped by the person in charge. The amount claimed towards labour and transportation shall be a minimum of 20% of the material cost which should be acceptable to the surveyor / insurer and admissible as the claim.
- o. For claims related to theft/damage of Lugs & Pole, Jointing Kits the repair/ replacement, transportation, supervision etc. charges shall be payable at actuals in addition to material damage cost, subject to maximum of INR 25,000/-each claim.
- p. Burglary and theft claim of transformer (Oil /Dry type) which results in machinery breakdown of the transformer, such Machinery Breakdown losses shall be payable under burglary policy and assessed on reinstatement value basis.
- q. For cable damage claims – additional expenses of INR 75,000/- for each and every claim with an annual aggregate limit of INR 1,00,00,000/- during the policy period toward restoration of public roads/foot paths or any other property not owned by BRPL, will have to paid in addition to actual loss suffered to BRPL without submission of any supporting documents.
- r. The qty or value mentioned in the police intimation /GD/DD/ FIR / Online FIR should not be considered final related to claimable value by insured. The actual loss will be confirmed by the BRPL as per their internal report and will be accepted by the insurer.

3. **Claim Documents:** - The Claims will be considered for assessment on submission of the following basic documents:

- a) Duly filled, signed, and stamped claim form.
- b) D.D./G.D./ online FIR copy (Loss / Information Report)/FIR/ Police Intimation. The insured will provide these documents in support of the loss in case of theft/ burglary cases only.
- c) BRPL provides estimate of loss with material damaged details / labor transportation and job card. Insurer must consider the submitted BOQ (bill of quantity) where in the extra labor and transportation has been used to repair the loss. The amount that will be submitted will be minimum 20% of the material cost which should be acceptable to the surveyor/ insurer and admissible as the claim.
- d) Final claim bill with supporting document for replacement cost of the item being claimed will be provided.
- e) Capitalization details or any other document to determine the age of the item being claimed (where the claim is on market value basis) will be provided for the purpose of calculating depreciation.
- f) For Reinstatement Value claims, the reinstatement invoice/ bill of supplier/ repairer will be submitted only for third party repair
- g) BRPL will share the claim documents for each type of claims considering experience in past claims.
- h) Final documents will be submitted to surveyor post verification of documents by Appointed Brokers.

- i) Documents will be shared with the surveyor in one go for claim assessment or any clarification or additional document required by the surveyor after review of the submitted documents.

#### 4. Salvage Disposal

For Theft Claims of transformers / similar equipment where the salvage of the left-over parts has a scrap value, the salvage value would be calculated as per the weight specification of the transformer, equipment provided by BRPL when the first such claim is reported and will form the basis of loss settlement of similar claims over the entire policy period.

For claims other than above, the disposal of salvage shall primarily be the responsibility of the insurer. The insured will provide all assistance, to the extent possible, in the safe custody of the salvage and its disposal. However, the insurer will ensure that there is no unreasonable delay in the disposal leading to erosion in value and delay in the settlement of the claim.

**For salvage value above INR 5 lacs, the salvage disposal will take place as per CVC guidelines (specifically for PSU insurers) )/ as per internal guidelines of the insurers. The process shall be completed ASAP, for items following guidelines of pollution control board/NGT (National Green Tribunal) on handling /storage/disposal, the disposal shall be carried out within 6 months of date of loss.**

#### 5. Timelines–Surveyors

- a) The surveyor will ensure survey to happen within 24 hours of the loss being reported to them.
- b) On submission of claim documents if there is any document which is discrepant/ incomplete, or any additional document is required then the surveyor shall revert to the insured for the required clarifications within 5 working days of the receipt of documentation.
- c) The surveyor will ensure submission of the survey report within 10 working days after submission of claim documents. BRPL/ Appointed broker reserves the right to demand copies of survey reports from insurers / surveyor for their record on a case-to-case basis
- d) Surveyor shall share a monthly MIS by the 10<sup>th</sup> of subsequent month of all claims pending with him for issuance of Survey Report with the list of requirements.
- e) If the Surveyor fails to adhere to the timelines, then on request of the Insured the Insurer will agree to the deletion of the Surveyors name from the Panel and inclusion of another Surveyor in his place.

The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed, as provided in Para 15 titled “CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY”.

#### 6. Timelines–Insurer

- a) On submission of the Survey Report if there is any requirement/ clarification from the Insured then the Insurer shall revert to the Surveyor/Insured for the required clarifications within 5 working days of the receipt of Survey Report.
- b) The Insurer will ensure settlement of the claim up to Rs.30 Lacs within 10 working days after receipt of all documents including final survey report and claims above Rs.30 Lacs within 20 working days after receipt of all documents including final survey report.
- c) On settlement of the claim Insurer will provide complete details of the settlement including deductions made which shall be as per the policy provisions.
- d) The guidelines as given under the Protection of Policyholders Interest regulation 2017 will be followed, as provided in Para 15 titled “CLAIM PROCEDURE IN RESPECT OF A GENERAL INSURANCE POLICY”.
- e) Insurers shall share claims MIS by the 10<sup>th</sup> of subsequent month for all reported, settled and policy claim in format of MIS be agreed.

## **7. Miscellaneous**

The Insurer will nominate an Officer as Business Relationship Manager who will be responsible for settlement of all issues. He/She will be the Specified One Point Contact for the Insured.

Appointed Insurance Broker shall be aiding the Insured in the claims settlement and will be marked on all correspondence exchanged with the Insured by the Insurers/Surveyors.

Insurer will allow for self – survey where estimate of loss is upto INR 1 Lakhs with prior approval from the Insurer. Such loss should be intimated to the insurer within 72 working hours from the loss event.

### **NO ADDITIONAL DOCUMENTS SHALL BE INSISTED FOR BY THE INSURER TO SETTLE THE CLAIMS**

#### **Quarterly joint meeting of insurers/Surveyors/Appointed Brokers and BRPL.**

## **8. Deputation of Surveyors:**

Within a reasonable time from the commencement of Policy the Insurer shall discuss and furnish the list of surveyors containing their relevant details. Normally surveyors from that list only shall be deputed. BRPL reserves the right to review the list and can ask the Insurer–not to depute a surveyor in case BRPL management feels that his deputation may jeopardize company’s Interest. Appointed Broker in consultation with insurer shall depute the surveyor within 24 Hours on receipt of intimation of the occurrence of the accident. In the event of any delay in deputation of surveyor, BRPL reserve the right to engage any other surveyor from panel at the cost of Insurer.

In case the surveyor causes undue delay, the Insurer will have to intervene effectively and promptly to expedite the process or to change the surveyor. If the surveyor loses the documents or does not pass to the Insurer for any reason, photocopy will be asked from BRPL and the same shall be acceptable as if these are original papers. The surveyor shall be advised by the Insurer to directly submit his report on the causes and ways to avoid losses in future. However, BRPL will not pay any remuneration in this behalf. Potential reduction of claim due to such analysis will help to reduce the future claims.

## **9. Progress and Review:**

The Insurer shall submit progress reports regarding the status of claims settled & pending reports for settlement, premium received, and the claim amount settled etc. as and when required. Periodic progress review meetings will be held at site/ Head office during which the status of all the pending claims shall be reviewed. The Insurer shall depute their senior representative to attend such meetings, who are empowered to take spot decisions in respect of settlement of claims, whenever feasible.

**APPENDIX-II**

**Memorandum of Understanding on Liability Policies and Claims Year 2026-2027**

(Name of the insurer) ----- here in after referred to as Insurer have insured the various Liability policies of M/s BSES Rajdhani Power Ltd hereinafter refer to as BRPL / Insured. For establishment of good understanding and provision of efficient & satisfactory claim services by the Insurer, this Memorandum of Understanding (MOU) is being signed between Insurer and Insured.

1. Preference will be given to expiring insurers for all policies as continuity of cover in liability policy is extremely important to get pending claims resolved.
2. Cyber and Commercial Crime policy have tie-in limit of indemnity and thus will be placed with a single insurance company. This will be observed to avoid mismanagement of claim in case we opt for two separate insurance companies.
3. Preference will be given to insurance companies that establish a Cyber consortium of pre-existing Public Relations services, Forensics experts, legal firm named in the policy.
4. No repudiation or deduction in claim on account of delay in intimation. In case of any deduction in claim, insurer has to establish that delay in intimation has resulted in increase in insurer's liability under the scope of policy & has prejudiced insurer's rights & interest.
5. Commercial General Liability Insurance policy: Amended claim notification clause- An Insured will notify the claim to insurer after becoming aware of suit or notice of claim/Formal demand of compensation. The claim shall be notified as soon as practicable.
6. For CIVIL FINES and PENALTIES-Wherever insurable by law coverage extend under D&O & Cyber Insurance policy- The policy holder doesn't need to explicitly establish the fine is insurable, for coverage to trigger demonstrating the fine is not uninsurable and not prohibited by any legislation/regulation/Judicial precedent would suffice

**Section-IV**

**Annexure—I**

**Undertaking**

We undertake to settle all the pending claims of entire BRPL within three months period from the date of expiry of the policies even if we are not the selecting insurer for the financial year 2027-2028. We understand that failure to do so might affect our prospects with BRPL adversely.

We also here by agree to sign and abide by the MOU as mentioned in the tender.

**For and Behalf of the  
Insurer (Signature & seal of  
Authorized Signatory)**

Name:-----

Designation:-----

Address:-----

**Annexure –II**

**Deviation statement**

(Pl. Strike off the clause which is not applicable and tick the other)

This is to declare that we do not have any deviations in the stipulations of your tender and accordingly accept all the stipulations without any reservations whatsoever.

Or

We have noticed the following contradiction/discrepancies in/between the tender stipulations.

- a. Para no ..... section
- b. Para no ..... section
- c. Para no ..... section

**For and Behalf of the Insurer**

(Signature & seal of Authorized Signatory)

Name:-----

Designation:-----

Address:-----

**Annexure —III**

**Declaration Sheet**

I, hereby certify that all the information and data furnished by me about to this NIT No. **CMC/BR/26-27/FK/CR/AL/1332, dated 25.02.26** is true and complete to the best of my knowledge. I have gone through the specifications, conditions and stipulations in detail and agree to comply with the requirements and intent of specification.

I further certify that I am the-duly authorized representative of the under mentioned Bidder and a valid power of attorney to this effect is also enclosed.

**For and Behalf of the Insurer**

**(Signature & seal of Authorized  
Signatory)**

Name: -----

Designation-----

Address: -----

**Annexure—IV**

**Certificate of Declaration for Confirmation of Regulatory Guidelines**

We (name of insurance company) having registered office hereby certify that Tender No: NIT: - **CMC/BR/26-27/FK/CR/AL/1332, dated 25.02.26** is not in Breach of Insurance Act/IRDA / IIB/ GIC/ GIPSA and other guidelines applicable in INDIA. I further confirm that in the event of disclosure at a later stage that the same is in Breach and BRPL is put to any disadvantage or face cancellation of the Policy, or any claim becomes substandard/untenable, the whole liabilities arising out of this shall lie wholly on us and will bear all consequences thereof.

I further certify that I am the duly authorized representative of the underwriter and competent to agree as above and a valid power of attorney to this effect is enclosed.

I further certify that there is no tariff violation. In case some violation is pointed out later, the same shall be taken care of in line with clause 12 of Section I.

**For and Behalf of the Insurer**

(Signature & seal of Authorized Signatory)

Name:-----

Designation -----

Address: -----

**Annexure–V**

**Summary \_ Claim Status (year 2022-23 to 2025-26) for Assets Policy Claim MIS and Details**

**All Claim figures in Lakhs**

Sr. No.	Policy	FY 2023-24		FY 2024-25				FY 2025-26			
		No of Claims Settled	Settled Amount	No of Claims settled	Settled Amount	No of Claims pending	Pending Amount	No of Claims settled	Settled Amount	No of Claims pending	Pending Amount
1	IAR	2	63.05	1	93.09	1	110	1	8.83	0	0
2	Package Insurance Policy **	351	180.73	349	377.41	149	799.37	404	160.87	599	1830.32
3	SFSP – T&D	0	0	0	0	0	0	0	0	0	0
4	SAT	0	0	0	0	0	0	0	0	0	0
5	Marine Cargo	0	0	0	0	0	0	0	0	0	0
6	SCP	1	3.59	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>354</b>	<b>247.38</b>	<b>350</b>	<b>470.50</b>	<b>150</b>	<b>909.37</b>	<b>405</b>	<b>169.7</b>	<b>599</b>	<b>1830.32</b>

**\* Claim details for Policy Period 2025-26 are as on 31st January 2026.**

Note 1: Settled amount includes on-account payments.

\*\*Note 2: The package insurance policy covers SFSP, Burglary, EEI, PEEI, Fidelity, Money and MBD Sections.

**Claims Details From 01-04-2025 To 31-01-2026 For GMC Policy – Permanent Employees incl. Trainees**

Name of the Client	M/S BSES Rajdhani Power Limited
Incumbent Insurer	HDFC ERGO General Insurance Co Limited
Existing Third-Party Administrator (TPA)	HDFC ERGO General Insurance Co Limited
Total No of Lives (Employee + Dependents) Inception	3596
Total No of Lives (Employee + Dependents) Renewal	3808
% Change in Lives	6%
Policy Start Date (DD MMY)	01-Apr-25
Policy End Date	31-Mar-26
Premium Paid at Inception (Excluding GST)	2,05,68,938
Premium Paid as on date of tender	2,11,10,614
Claims Details as on	16-Feb-26
Amount of Claims Paid	1,91,03,696
Amount of Claims Outstanding	18,40,506
Total Amount of Claims (Paid+ Outstanding)	2,09,44,202
No. days till MIS	322
Annualized Claim Amount	2,37,41,099
Annualized Claim Ratio(%)	112%

Emp. Policy	2021-22	2022-23	2023-24	2024-25	2025-26
No of lives at the Inception of the Policy	3,254	3,298	3,482	3,590	3,590
No of lives at the end of the Policy	3,291	3,352	3,548	3,734	3,734
Premium Paid at Inception	1,51,60,352	2,01,07,500	2,22,46,426	1,98,96,099	2,05,68,938
Premium paid after all Endorsements	1,50,53,213	2,02,08,506	2,30,04,194	2,31,66,371	2,11,10,614
Claims Paid	2,18,23,511	2,58,76,547	2,11,67,097	2,27,52,656	1,91,03,696
Claims O/s	0	0	0	0	18,40,506
Total Amount of Claims (Paid + O/s)	2,18,23,511	2,58,76,547	2,11,67,097	2,27,52,656	2,09,44,202
Annualized Claim Amount	2,18,23,511	2,58,76,547	2,11,67,097	2,27,52,656	2,37,41,099
Annualized Claim ratio	<b>145%</b>	<b>128%</b>	<b>92%</b>	<b>98%</b>	<b>112%</b>

Claims figure taken for the FY 2025-26 as on 16<sup>th</sup> Feb.'26 & for FY 2024-25, 2023-24, 2022-23, 2021-22 is on actual basis

**Claims Details From 01-04-2025 To 31-01-2026 For GMC Policy – Retainers & Ex- Employees**

Name of the Client	M/S BSES Rajdhani Power Limited
Incumbent Insurer	HDFC ERGO General Insurance Co Limited
Existing Third-Party Administrator (TPA)	HDFC ERGO General Insurance Co Limited
Total No of Lives (Employee+ Dependents) Inception	103
Total No of Lives (Employee+ Dependents) Renewal	132
% Change in Lives	28%
Policy Start Date (DD MM YY)	01-Apr-25
Policy End Date	31-Mar-26
Premium Paid at Inception (Excluding ST) – INR	5,67,381
Premium Paid as on date of tender	5,75,035

Claims Details as on	16-Feb-26
Amount of Claims Paid	2,20,929
Amount of Claims Outstanding	22,016
Total Amount of Claims (Paid + Outstanding)	2,42,945
No. of days till MIS	322
Annualized Claim Amount	2,75,388
Annualized Claim Ratio (%)	47.89%

\*Before 2025-26 – Retainers & Ex- Employees were covered under GMC Permanent Employees only

**Claims Details From 01-04-2025 To 31-01-2026 For GMC Policy – Parents**

Name of the Client	M/S BSES Rajdhani Power Limited
Incumbent Insurer	HDFC ERGO General Insurance Co Limited
Existing Third-Party Administrator (TPA)	HDFC ERGO General Insurance Co Limited
Total No of Lives (Employee+ Dependents) Inception	891
Total No of Lives (Employee+ Dependents) Renewal	993
% Change in Lives	11%
Policy Start Date (DD MM YY)	01-Apr-25
Policy End Date	31-Mar-26
Premium Paid at Inception (Excluding ST) – INR	1,54,21,062
Premium Paid as on date of tender	1,56,29,574
Claims Details as on	16-Feb-26
Amount of Claims Paid	1,45,81,456
Amount of Claims Outstanding	9,32,747
Total Amount of Claims (Paid + Outstanding)	1,55,14,203
No. of days till MIS	322
Annualized Claim Amount	1,75,85,975
Annualized Claim Ratio (%)	112.52%

**Claim History with value.**

<b>Parent Policy</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>	<b>2024-25</b>	<b>2025-26</b>
<b>No of lives at the Inception of the Policy</b>	877	883	891	862	891
<b>No of lives at the end of the Policy</b>	889	889	861	891	993
<b>Premium Paid at Inception</b>	1,27,00,365	1,50,15,000	2,01,26,455	1,95,73,264	1,54,21,062
<b>Premium paid after all Endorsements</b>	1,28,97,344	1,49,71,178	2,02,04,532	1,96,96,122	1,56,29,574
<b>Claims Paid</b>	1,62,77,803	2,57,28,933	1,99,74,943	1,79,94,721	1,45,81,456
<b>Claims O/s</b>	0	0	0	0	9,32,747
<b>Total Amount of Claims (Paid + O/s)</b>	1,62,77,803	2,57,28,933	1,99,74,943	1,79,94,721	1,55,14,203
<b>Annualized Claim Amount</b>	1,62,77,803	2,57,28,933	1,99,74,943	1,79,94,721	1,75,85,975
<b>Annualized Claim ratio</b>	<b>126%</b>	<b>172%</b>	<b>99%</b>	<b>91%</b>	<b>113%</b>

Claims figure taken for the FY 2025-26 as on 16<sup>th</sup> Feb.'26 & for FY 2024-25, 2023-24, 2022-23, 2021-22 is on actual basis.

**SECTION-VI**

**RFQ/BROKER SLIPS WITH TERMS & CONDITIONS**

Please Note:

All the values of assets as provided below are tentative values and are bound to change. Final data will be shared at the time of placement of policies.

RFQ/Broker Slip for Industrial All Risk Policy	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi –110019
Insurance Period	31 <sup>st</sup> -March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	111 Grids at Various Locations in South and West Delhi (Details attached).
Risk Description	<b>All grid assets</b> including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.
<b>Section I: Material Damage</b>	<b>Sum Insured (INR/Lakhs)</b>
Building including Plinth and Foundation, boundary walls, roads, landscape, land-fill, including temporary structure port a cabin sheds, etc and any other civil structure.	47,106
Plant and Machinery including but not limited to Power transformer, station transformer, switchgears, RMU SCADA system, cables, Charging points, distribution transformers, solar Plant, RTU and other related machinery and their accessories & Solar Plant, FFF, office assets spares & Tools, Transmission line within 1500 feet from any insured premises, Grids (as per insurer treaty Wording). any consumable stocks and work in progress or any other items pertaining to insured trade.	3,76,469
<b>Total Sum Insured</b>	<b>4,23,575</b>

<b>Total Section II: Machinery Breakdown</b>	
On total Plant & Machinery Value	3,75,544
<b>Section III- Business Interruption (FLOP)</b>	
Sum Insured	INR 100
Indemnity Periods	6 months
<b>Add-on Cover</b>	
STFI	Total Sum Insured
Earthquake (Fire and Shock)	Total Sum Insured
Omission to insure additions, alterations and Extensions	Up to 5% of TSI
Escalation Clause	Up to 5% of TSI
Clearance & Removal debris of including dewatering, desilting and foreign debris	Rs.5 Crores EEL and in the aggregate
Architects, Surveyors and consulting engineers' Fees	Rs.5 Crores EEL and in the aggregate
Free automatic reinstatement of Sum Insured upto 10%	
Plans, documents and computer records clause	Rs.5 Crores EEL and in the aggregate
Start-up/Shut Down expenses	Rs.5 Crores EEL and in the aggregate
Claim Preparation Cost	Rs.5 Crores EEL and in the aggregate
Expediting expenses including Air Freight and Express Freight	Rs.5 Crores EEL and in the aggregate
Temporary removal of Capital Goods	Rs.5 Crores EEL and in the aggregate
Obsolete Equipment/Parts clause	Rs.5 Crores EEL and in the aggregate
Crane hiring charges	Rs.5 Crores EEL and in the aggregate
Rent for alternative equipment	INR 5 Crs. EEL and in the aggregate
Involuntary Betterment Clause including cost of adaptation	Upto 10% of original/ actual replacement/ repair cost Subject to maximum of Rs.5 Crore
Minor works/ Property in course of Construction <b>including testing and commissioning</b>	INR 50 Cr anyone project and INR100 Cr in aggregate During policy period
Loss Minimization Expenses including Fire Fighting Expenses	At actuals
New Acquisitions/ merger	Upto 15% of policy sum insured
Deliberate damage	Upto 1% of policy sum insured
Decontamination and clean-up cost	Rs.5 Crores EEL and in the aggregate
Accidental discharge of gas flooding system	Rs.5 Crores EEL and in the aggregate
Undamaged foundations	Rs.5 Crores EEL and in the aggregate
Trace and access clause	Rs.5 Crores EEL and in the aggregate
Disposal of salvage clause	Rs.5 Crores EEL and in the aggregate

Unrepaired damage clause	Rs.5 Crores EEL and in the aggregate
Cost of clearing of Drain clause	Rs.5 Crores EEL and in the aggregate
Additional Custom Duty	INR 5 Crs. EEL and in the aggregate
Pair and set	INR 5 Crs. EEL and in the aggregate
Inadvertent Omission	INR 5 Crs. EEL and in the aggregate
Temporary repairs not forming part of permanent repairs	INR 5 Crs. EEL and in the aggregate
Contract works	INR 5 Crs. EEL and in the aggregate
Sprinkler Upgradation Cost	INR 5 Crs. EEL and in the aggregate
Dewatering Expenses	INR 5 Crs. EEL and in the aggregate
Employees Personal Property / Effects cover	INR 5 Crs. EEL and in the aggregate Excess applicable INR 10,000 for each and every claim.
<b>Clauses to be attached</b>	

On Account Payment Clause	Upto 50% of estimated claim value based on issuance of Imitate loss advice(ILA)/ preliminary survey report
Margin Clause	10%
Non-vitiation clause	
Non-Invalidation clause	
Nominated loss Adjuster clause	
Designation of Property Clause	
Local/Public Authorities Clause	
Reinstatement Value Clause	
Agreed bank clause	
Loss payee Clause	
Goods Held in Trust Clause	
OEM clause	On Actual
72 Hour Clause	
Immediate Repair Clause	
Co-insurance Clause	
Brand and labels clause	
Service interruption clause	
Protection and preservation clause	
Innocent misdescription clause	
Interruption by civil or military clause	
Repeat tests clause	
Appraisement Clause	INR 5 Crores EEL and in the aggregate
Green clause	INR 5 Crores EEL and in the aggregate
No control clause	
Primary and Non –contributory clause	
Pro-rata premium adjustment for any addition & deletion	
Extra Expense Clause	INR 5 Crs. EEL and in the aggregate
Waiver of Under Insurance	Upto 15%
<b>Cyber Exclusion Clause – Coverage to granted as per NMA2915</b>	
The policy is subject to a loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of INR 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	
<b>Excess</b>	5% of claim amount subject to minimum of INR 5 Lakhs for each & every claim.

**RFQ/Broker Slip for Standalone Terrorism**

Name of Insured	BSES Rajdhani Power Limited
Original Insured	BSES Rajdhani Power Limited and associated, affiliated or Subsidiary Companies of the insured and any partnership or joint venture in which the insured has management control or ownership as now constituted, for their respective rights and interest, all hereafter referred to as the insured.
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi-110019
Insured Business	Electricity Distribution
Interest	To indemnify the insured for loss or damage resulting from insured Events, as defined herein, to all real and personal property of the insured including Time Element, all as defined herein. Transmission and Distribution Lines: Covered within The insured Location.
<b>Total Sum Insured (INR / In Lakhs)</b>	
Material Damage	9,83,651
Gross profit -Business Interruption	1,50,000
Indemnity	12 Months
Limit of Liability	INR 2050 Crore any one Occurrence and in all for the Period in respect of Property Damage and Time Element Coverages Combined.
Sub limits	To apply on an anyone Occurrence basis unless otherwise indicated.
Accounts Receivable	INR72Crore
Consequential Reduction in Value	INR72Crore
Data, Programs or Software	INR72Crore
Decontamination Costs	INR72Crore
Expediting Costs	INR72Crore
Fine Arts	INR72Crore
Lawns, Plants, Trees and Shrubs	INR72Crore
Loss Control	INR72Crore
Looting following an Insured Event	INR72Crore and in the aggregate.
Seepage and/or Pollution and/or Contamination Clean Up	10% of the Sum Insured or INR 72Crore whichever is the lesser.
Valuable Papers and Records	INR72Crore
Third Party Vehicles	INR36Crore

Named Customers / Named Suppliers and Suppliers / and Contingent Extra Expense (Named Customers / Named Suppliers and Contingent Extra Expense)	15% of the Sum Insured or INR whichever the lesser.
Unnamed Customers / unnamed Suppliers and Contingent Extra Expense)	15% of the Sum Insured or INR 72 Crores whichever is lesser
Ingress/Egress	10% of the Sum Insured or INR 72 Crores (or Currency equivalent) or 30 days Period, whichever the lesser.
Denial of Access including from civil or military order	10% of the Sum Insured or INR 72 Crores (or Currency equivalent) or 30 days Period, whichever the lesser.
Research and Development	INR 72 Crore
Soft Costs–Course of Construction	INR 36 Crore
Coinsurance Deficiency and Currency Devaluation	INR 72 Crore
Errors and Omissions	INR 72 Crore
Service Interruption	10% of the Sum Insured or INR 72 Crore (or currency equivalent)
Transit	Damage to Property Insured whilst in transit within countries named within the Territorial Limit INR 36 Crore (or currency equivalent) Property Damage /Time Element combined
Brand Rehabilitation	INR 72 Crore or 60 days whichever the lesser.
Security at Site	24Hours
Unspecified Third-Party Locations and/or Temporary Removal of Property (Property Damage Only) and/or OFF Premises Storage for Property Under Construction combined	Damage to property at a location with countries forming part of the Risk Details, up to the overall Total Insurance Value of the Insured Locations within a country forming part of the Risk Details or INR 36 Crore (or Currency equivalent) Property Damage/ Time Element Combined, whichever the lesser.
The policy is subject to loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	

**RFQ/Broker Slip for Standard Fire and Special Perils Policy**

Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi - 110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Rajdhani in South and West Delhi
Risk Description	<b>All assets other than grids</b> including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.
<b>Description</b>	<b>SumInsured (INR/Lakhs)</b>
Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape, Landfill including temporary structure porta cabin sheds, any other civil structure etc. and any other assets pertaining to insured trade.	44,193
Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, solar plant HVDS Transformers, charging Points, Office Equipment's including furniture and fixtures, Capital Works in progress, Transformer repair shop Dwarka and Punjabi Bagh Sub Station, <b>IT Equipment's more than 7 years old</b> , Transmission Towers, Charging points ,HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, Transmission line within 1500 feet from any insured premises, substations, offices, etc (as per insurer treaty Wording) and other accessories in the distribution area.	4,95,283
Stores - Stock including fresh inventory and capitalized items in covered and open godown, material stocked in open 60%, close 40% Respectively (Floater Basis)	20,000
Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs to BRPL now, whereas the value of such items is shown zero in SAP for accounting purposes but in actual holds	400

value for the insured. Old Power & Distribution Transformers (Floater Basis)	
Scrap Store	200
<b>Total Sum Insured</b>	<b>5,60,076</b>
<b>Add-on Cover</b>	
STFI	Total Sum insured
Earthquake (Fire and Shock)	Total Sum insured
Impact damage from insured own rail/road vehicles, forklifts, cranes, stackers and the like articles dropped there from.	Total Sum insured
Omission to insure additions, alterations and Extensions	Up to 5% of TSI
Escalation Clause	Up to 5% of Total Sum Insured other than stocks
Clearance & Removal of Debris (in excess of 1% claim amount) including dewatering, desilting and foreign debris	INR 5 Crores EEL and in the aggregate
Architects, Surveyors and consulting engineers' Fees (in excess of 3% of the claim amount)	INR 5 Crores EEL and in the aggregate
Free automatic reinstatement of Sum Insured up to 10%	10%
Plans, documents, and computer records clause	INR 5 Crores EEL and in the aggregate
Start-up/Shut Down expenses	INR 5 Crores EEL and in the aggregate
Claim Preparation Cost	INR 5 Crores EEL and in the aggregate
Expediting expenses including Air Freight and Express Freight	INR 5 Crores EEL and in the aggregate
Temporary removal of Capital Goods	INR 5 Crores EEL and in the aggregate
Obsolete Equipment/ Parts clause	INR 5 Crores EEL and in the aggregate
Crane hiring charges	Up to Rs.5Crores
Rent for alternative equipment's	AOA: AOY:: Rs 25 lakh:1 Crore
Involuntary Betterment Clause	Upto10% of Original/ actual replacement/ repair cost Subject to maximum of Rs 5 Crore
Minor works/ Property in course of construction	INR 50 Cr any one project and INR 100 Cr in aggregate During policy period
Loss Minimization Expenses including Fire. Fighting Expenses	At actuals
New Acquisitions/ merger	Upto 15% of policy sum insured
Deliberate damage	Upto 1% of sum insured
Decontamination and clean-up cost	INR 5 Crores EEL and in the aggregate
Accidental discharge of gas flooding system	INR 5 Crores EEL and in the aggregate
Cost of clearing drain clause	INR 5 Crores EEL and in the aggregate

Accidental Damage	
Electrical Clause	
Capital Works in progress	Values included in sum insured declared. To extend seamless coverage for projects that gets commercially operational midterm for the balance policy period,
Margin clause	10%
Waiver of underinsurance clause (including stocks)	Up to 15%
Undamaged foundations	INR 5 Crores EEL and in the aggregate
Trace and access clause	INR 5 Crores EEL and in the aggregate
Disposal of salvage clause	INR 5 Crores EEL and in the aggregate
Unrepaired damage clause	INR 5 Crores EEL and in the aggregate
<b>Clauses to be attached</b>	
On Account Payment Clause	Upto 50% of estimated claim value based on issuance of Immediate loss advice (ILA)/ preliminary survey report
Nominated loss Adjuster clause	
Designation of property clause	
Floater Clause	
Local/ Public Authorities Clause	
Agreed bank clause	
Loss payee Clause	
Goods Held in Trust Clause	
OEM clause	On Actuals
72 Hour Clause	
Immediate Repair Clause	
Primary and Non –contributory clause	
Co-insurance Clause	
Non vitiating clause	
Appraisal Clause	INR 5 Crores EEL and in the aggregate
Green clause	INR 5 Crores EEL and in the aggregate
No control clause	
Pro-rata premium adjustment for any addition & deletion.	
Broad water damage	
Non invalidation clause	
RIV Clause	
Cyber Exclusion Clause – Coverage to be granted as per NMA2915	
The policy is subject to loss payee clause in favor of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of INR 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	
<b>Excess</b>	<b>As per SFSP tariff / GI council</b>

RFQ/Broker Slip for Burglary and Housebreaking Insurance Policy	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi –110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Rajdhani in Southand West Delhi
Risk Description	All assets other than grids including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.
Description	SumInsured(INR)
Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape, Landfill including temporary structure porta cabin sheds, any other civil structure etc. and any other assets pertaining to insured trade	44,193
Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, solar plant HVDS Transformers, Charging points, Office Equipment's including furniture and fixtures, Capital Works in progress, Transformer repair shop Dwarka and Punjabi Bagh, Sub Station, <b>IT Equipment's more than 7 years old</b> , Transmission Towers, Charging points ,HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, Transmission line within 1500 feet from any insured premises, substations, offices, etc (as per insurer treaty Wording) and other accessories in the distribution area.	4,95,283
Stores - Stock including fresh inventory and capitalized items in covered and open godown, material stocked in open 60%, close 40% respectively (Floater Basis)	20,000

Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs to BRPL now, whereas the value of such items is shown zero in SAP for accounting purposes but in actual holds value for the insured. Old Power& Distribution Transformers (Floater Basis)	400
Scrap Store	200
<b>Total Sum Insured</b>	<b>5,60,076</b>
<b>Add-onCover</b>	
Burglary including theft and RSMD (actual or attempted)	
Larceny	
For claims of Burglary/Theft of transformer Oil or any other parts of transformer, the insurer will consider the claim on police intimation/GD/DD duly acknowledged by police up to INR 10 lakhs	
Burglary and theft claim of transformer (oil or Dry or any other part of transformer) which results in machinery breakdown of transformer such claims will be payable under burglary policy on reinstatement value basis.	
Omission to Insure	
Removal of debris including but not limited to dismantling, demolishing, shoring up or propping etc. of Insured property	(AOA : AOY:: INR10Lakhs:1 Crores)
For theft/ burglary claims where value is above INR 10 Lakhs, beyond 90 days of the FIR date settlement will be made on a substandard basis (90%) without Final Police Report. Balance to be released on receive Final Report.	
<b>Clausestobeattached</b>	
Designation of Property Clause	
Local Authorities Clause	
Reinstatement value clause	
Agreed bank clause	
Nominated loss Adjuster clause	
Loss payee Clause	
Loss limit per location	INR100 crores
Goods Held in Trust	
Floater clause for Stocks	
Primary and Non –contributory clause	
Co-insurance Clause	
The policy is subject to loss payee clause in favor of the Term Lender-Power Finance Corporation Limited. However, any insuranceclaimof50lakhsandabovewillonlyrequire NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	



RFQ/Broker Slip for Electronic Equipment Insurance Policy	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi-110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Rajdhani in South and West Delhi <ul style="list-style-type: none"> <li>Data Centre: Yotta data centre at Navi Mumbai.</li> </ul> Repairers' workshop/ laboratories anywhere in India for stay of equipments during the repairs/upgradation period.
Risk Description	All electrical and electronic items pertain to insured business/trade.
Description	Sum Insured (In Lakhs/INR)
Including but not limited to Servers, PC, Scanner, Printer, Barcode Reader, Projector, CCTV, SCADA RTU and FRTU AUDIO /VIDEO SYSTEM, CPU, TFT, UPS, PC, POSS, AMR Machines, any kinds of equipments and Telecom equipment's pertaining to insured trade	4,358.23
<b>Total Sum Insured</b>	<b>4,358.23</b>
Add-on Cover	
No depreciation will be applied to equipment's. which is less than five years old in any claims (whether partial or total loss)	
5% per year maximum of 50 % depreciation will be applied on equipment which is more than five years old	
Omission to insure additions, deletions, and Alterations	5% of TSI
Technological Advancement for 25% of Sum Insured	25% of the Sum Insured
Expediting costs including express freight and air Freight	INR 1 Crore EEL and in the aggregate
Third party liability	AOA: AOY: Rs 5 crore
Additional customs duty	INR 100 lacs EEL and in the aggregate
Surrounding property	INR 1000 lacs EEL and in the aggregate

Data restoration cover	INR 100 lacs EEL and in the aggregate
Escalation	Upto10%
<b>Clauses to be attached</b>	
Deletion of maintenance warranty	
Floater basis (There is a possibility that equipment Will move around the premises of the BRPL)	
Agreed bank clause	
Loss payee Clause	
Co insurance clause	
The policy is subject to loss payee clause in favor of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower	
<b>Excess</b>	<b>As per tariff</b>

RFQ/Broker Slip Electronic Equipment Insurance Policy- for Portable Equipment	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Worldwide Territory Cover, Repairers' workshop/ laboratories anywhere in India for stay of equipments during the repairs/upgradation period.
Risk Description	Portable equipment comprising of laptop, tabs, i-pads projectors, PDS machine, mobile phones, testing equipments and any other portable items etc.
<b>Description</b>	<b>Sum Insured (In Lakhs/INR)</b>
Including but not limited to Portable equipment's comprising of laptop, tabs, i-pads projectors, PDS machine, CMRI, AMCPD Machines mobile phones, testing equipments and any other portable items etc. pertaining to insured trade.	<b>1,404.30</b>
<b>Total Sum Insured</b>	<b>1,404.30</b>
<b>Add-onCover</b>	
Nodepreciationwillbeappliedonequipment's. which is less than five years old in any claims (whether partial or total loss)	
5% per year maximum of 50 % depreciation will be applied on equipment which is more than five years old	
Omission to insure additions, deletions, and alterations	5% of Total Sum Insured
Escalation Clause	10% of Total Sum Insured
Electrical & Mechanical Breakdown cover	
Worldwide territory cover	
Involuntary betterment	Upto 10% of original/actual replacement / repair cost Subject to maximum of INR 5 Lakh
<b>Clauses to be attached</b>	
RSMD	
All Risk including but not limited to accidental damage, theft, burglary, electrical & mechanical breakdown etc	
Reinstatement Value Clause	
Agreed bank clause	
Primary and Non –contributory clause	
Loss payee Clause	
Coinsurance clause	

The policy is subject to loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of INR 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.

Excess	INR 500/- for Each and Every Loss
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RFQ/Broker Slip for Money Policy	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Rajdhani in Southand West Delhi
Risk Description	<ul style="list-style-type: none"> <li>a) Cash in Safe at various BSES Rajdhani premises LTD Premises.</li> <li>b) Cash in Till and Counters</li> <li>c) Cash in mobile vans/ counters, including cash collected at Lok Adalat's and in transit to and fro from Lok Adalats and mobile vans, from collection centre to mobile vans on foot.</li> <li>d) To and from from the various BRPL Premises, Bank as applicable.</li> <li>e) Including cover for Contractual &amp; Outsourced Employees.</li> <li>f) Employees include staff in Company's role (own staff), GPA, CTC, as well as agency staff (Outsourced and SLA). Cash vans being used in cash dept include hired/ own vehicles being operated by drivers in company's role and drivers in agency roles (including SLA).</li> <li>g) Hired vehicle (with drivers) are also being used in cash dept (where in vehicles as well as drivers are outsourced to agency).</li> </ul>
<b>Description</b>	<b>Sum Insured (INR/LAKHS)</b>
Cash in Safe	200.00
Annual Cash in Transit	34,800.00
Hold Up counter	116.00
Cash in transit	200.00
Mobile Van/van/hired vehicle	3.00
<b>Total Sum Insured</b>	<b>35,319.00</b>
<b>Add-on-Cover</b>	

SRCC	
Terrorism,	
Hold Up	
<b>Clauses to be attached</b>	
RSMD	
Usage of Public Transport	
Damage by SFSP Perils	
Co-insurance Clause	
Loss Payee Clause: The policy is subject to loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of 50lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower	
<b>Excess : NIL</b>	

RFQ / Broker Slip Group Personal Accident Insurance-Money Handlers		
Name of the Insured	BSES Rajdhani Power Ltd.	
Current Insurer	HDFC ERGO General Insurance	
Policy Period	01 <sup>st</sup> April- 2026 to 31 <sup>st</sup> - March- 2027	
Industry	Electricity Distribution for detail please refer. <a href="https://www.bsesdelhi.com/web/bses">https://www.bsesdelhi.com/web/bses</a>	
No. of Lives at inception	<b>159</b>	
No. of Lives at renewal	<b>155</b> (Final number to be shared at the time of placement)	
Claims	Nil Claims	
Total Sum Insured	<b>INR 124,000,000</b>	
Coverages Required	Group Personnel Accident Policy (under Table III) regular employees and contractual employees due to increase in collection risk is increased	
Accidental Death	Covered	
Permanent Total Disability	Covered	
Permanent Partial Disability	Covered	
TTD	1% of Sum Insured maximum up to INR. 5000 or actual weekly salary whichever is less up to 104 weeks	
Children Education	In case of Death or PTD of the Insured, Compensation for educational fund of dependent children below 23 years of age 1-child- Rs.10,000/-, and in case of two dependents children below the age of 23 years- Rs.20,000/-	
Terrorism	Covered	
Funeral Expenses	1% of the SI or INR.5000 or Actual expenses whichever is lower	
Transportation of Mortal Remains	1% of the SI or INR.2500 or Actual expenses whichever is lower	
Sum Insured Details		
Details of Staff	No. of Staff	Total Sum Insured
Sr. DGM / DGM / Sr. AAO / Sr. APO / APO / AFO / SO	18	1,80,00,000
Sr. Cashier / AG-1 / AG-2 / Jr. Cashier/ Cash Associate / Cash Collection Associate / Sr. Driver / Driver / Gunman	125	10,00,00,000
ALM / Office Boy / Cleaner	12	60,00,000
<b>Total Sum Insured</b>	<b>155</b>	<b>12,40,00,000</b>

RFQ/Broker Slip for Marine Insurance Policy	
<b>Name of Insured</b>	BSES Rajdhani Power Ltd.
<b>Mailing Address</b>	BSES Bhawan, Nehru Place, New Delhi –110019
<b>Policy Period</b>	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
<b>Risk/ Property to be covered</b>	All new items pertaining to insured trade including administrative items.
<b>Transit</b>	Inland Purchase- From Anywhere in India to Anywhere in India (Warehouse to Warehouse) The existing items going for repairs/upgradation from BRPL stores/ sites to vendor anywhere in India and from vendor to BRPL stores/sites.
	Purchase/Sales Returns- from Insured's/ vendor premises to Anywhere in India and vice versa (Warehouse to Warehouse) The existing items going for repairs/upgradation from BRPL stores/ sites to vendor anywhere in India and from vendor to BRPL stores/sites
<b>Packing</b>	Standard and Customary
<b>Mode of Transit</b>	Air/ Road/ Rail/Postal Coverage /Courier/Multimodal/ Barge Movement/ Own vehicle any mode of transit
<b>Annual Expected Sum Insured</b>	INR 90,000 Lakhs
<b>Sum insured for starting of policy</b>	INR 90,000 Lakhs
<b>Limit per Bottom/Sending</b>	INR 400 Lakhs
<b>Limit per Location</b>	INR 800 Lakhs
<b>Basis of Valuation</b>	Original Invoice+ 10% or CIF + 10%
	Stock Transfer/ Inter depot/ Inter Locations / Stock Transfer Note/ Challan +Freight (if applicable)
	Existing items – invoice cost +10%
	In land Transit (Rail or Road) Clause A2010
	Institute Cargo Clause
	Strike, Riots, & Civil Commotion Clauses
	Sanction limitation & Exclusion clause
	Concealed damage clause for 30 days
	Seals intact clause
	Courier Clause
	Register post and parcel clause
	Institute extended Radioactive, Contamination, Exclusion clause
	Institute chemical, biological, Bio-chemical, Electromagnetic Weapons and cyber-Attack exclusion clause
Termination of Transit clause (Terrorism)	

	Institute location clause
	Cancelation Clause
	Institute Replacement Clause
	Buyer Interest Contingency Clause
	Important Notice clause
	Waiver of Subrogation upto claim Rs.100,000/-
	Loading and Unloading cover at each point of Transit, including the First Loading
	Debris Removal Clause (JC191)
	Repacking Clause
	Warehouse to Warehouse Clause
	Nominated Adjusters Clause
	Loss payee Clause
	Truck body tilt clause
	Non-standard claim settlement at 90%
	50:50 clause
	Waiver of Final Report of Police for all cases up to INR 5 Lacs.
The policy is subject to loss payee clause in favor of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower	
<b>Excess</b>	<b>0.25% of the claim amount subject to a minimum of INR 5,000/- for EEL</b>

RFQ / Broker Slip Group Personal Accident Insurance – Permanent Employees	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Current Insurer	HDFC ERGO General Insurance Co Ltd
Policy Period	01 <sup>st</sup> April- 2026 to 31 <sup>st</sup> - March- 2027
Industry	Electricity Distribution for detail please refer <a href="https://www.bsedelhi.com/web/bses">https://www.bsedelhi.com/web/bses</a>
No. of Lives at inception	2181 Permanent
No. of Lives at renewal	2254 Permanent
Claims	FY 2019-20 – Rs 23,80,000 /- (one Death claim). FY 2020-21 – Rs 30,68,000/- (one Death claim). FY 2021-22 – NIL FY 2022-23 – NIL FY 2023-24 – NIL FY 2024-25 – NIL FY 2025-26 – NIL
Policy Type	Named Basis
Basis of Sum Insured	100 times of basic salary +Additional for Enforcement (if applicable) 95 times of basic monthly salary subject to maximum of INR 25 Lakhs
AOA: AOY	Actual
Accidental Death	Covered
24 hours worldwide	Covered
Mid Term Sum Insured Enhancement	Covered, In case of promotion
Total Sum Insured	<b>INR 25,78,54,46,082/-</b>
Permanent Total Disability	Covered
Temporary Total Disability	Covered
Permanent Partial Disability	Covered
TTD +PTD+PPD	1% of the SI OR 24 times monthly gainful income of employees or Rs 10,000/- whichever is lower on weekly basis for maximum of 100 weeks
Medical Expenses	40 % of Admissible amount or actual expenses or 25 % of the S.I whichever is lower
Funeral Expenses	Covered, 2% of Sum Insured or Rs. 10,000 or actual expenses, whichever is less
Ambulance Charges	Rs. 4000/- or actual whichever is Less
Children Education	In case of Death or PTD of the Insured, Compensation for educational fund of dependent children below 23years of age 1-child- Rs.10,000/-, and in case of two dependents children below the age of 23years- Rs.20,000/-
Terrorism	Covered

Transportation of Mortal Remains	2% of the SI or INR.25000/- or Actual expenses whichever is lower
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Proposed Covers	Requirements
Burns	2.5% of Sum Insured subject to maximum of INR 25000
Broken Bones	2.5% of Sum Insured subject to maximum of INR 25000
Snake Bite/ Animal Bite	2.5% of Sum Insured subject to maximum of INR 20000

Proposed Covers	Requirements
Burns	2.5% of Sum Insured subject to maximum of INR 25000
Broken Bones	2.5% of Sum Insured subject to maximum of INR 25000
Snake Bite/ Animal Bite	2.5% of Sum Insured subject to maximum of INR 20000

RFQ / Broker Slip Group Personal Accident Insurance – Contractual Employees	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Current Insurer	HDFC ERGO General Insurance Co Ltd
Policy Period	01 <sup>st</sup> April- 2026 to 31 <sup>st</sup> - March- 2027
Industry	Electricity Distribution for detail please refer <a href="https://www.bsedelhi.com/web/bses">https://www.bsedelhi.com/web/bses</a>
No. of Lives at inception	385 Contractual
No. of Lives at renewal	383 Contractual
Claims	FY 2023-24 – NIL FY 2024-25 – NIL FY 2025-26 – NIL
Policy Type	Named Basis
Basis of Sum Insured	Category 1 – 100 times of basic salary or 25 lakhs (whichever is minimum) Category 2 – 5 Lakhs flat
AOA: AOY	Actual
Accidental Death	Covered
24 hours worldwide	Covered
Mid Term Sum Insured Enhancement	Covered, In case of promotion
Total Sum Insured	<b>INR 64,59,08,800/-</b>
Permanent Total Disability	Covered
Temporary Total Disability	Covered
Permanent Partial Disability	Covered

TTD +PTD+PPD	1% of the SI OR 24 times monthly gainful income of employees or Rs 10,000/- whichever is lower on weekly basis for maximum of 100 weeks
Medical Expenses	40 % of Admissible amount or actual expenses or 25 % of the S.I whichever is lower
Funeral Expenses	Covered, 2% of Sum Insured or Rs. 10,000 or actual expenses, whichever is less
Ambulance Charges	Rs. 4000/- or actual whichever is Less
Children Education	In case of Death or PTD of the Insured, Compensation for educational fund of dependent children below 23years of age 1-child- Rs.10,000/-, and in case of two dependents children below the age of 23years- Rs.20,000/-
Terrorism	Covered
Transportation of Mortal Remains	2% of the SI or INR.25000/- or Actual expenses whichever is lower

**RFQ/Broker Slip for Special Contingency Insurance Policy**

Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Insurance Period	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Rajdhani in South and West Delhi
<b>Risk Description</b>	
Marine	For movement of new/old materials pertaining to insured trade from stores to installation sites or sub-stores and vice versa
Standard Fire and special perils including Earthquake	
Accidental damage at site during storage and/ or installation by any means	
Burglary including Theft and Theft following RSMD	
Cover for insured items applies at rest or whilst being dismantled, repaired, during cleaning or overhauling, re-erection or for shifting within the premises	
Any breakdown whilst testing at the time Of installation	
<b>Description</b>	<b>Sum Insured (In Lakhs/INR)</b>
Stocks related to trade (Fire)	1,000
Stocks (Burglary)	1,000

Transit	9,000
Accidental damage	1,000
Breakdown while testing at the time of Installation	1,000
<b>Total</b>	<b>13,000</b>
<b>Add-on Cover</b>	
Basis of valuation (Marine)	For new equipment: Invoice Value + 10% or CIF + 10% For Old equipment: Market Value +10%
Basis of claim settlement other than transit related losses	Reinstatement value
<b>Clauses to be attached</b>	
ITC'A' 2010+ SRCC+ Loading/ Unloading, ITCB for second hand/ used machinery	
Local Authorities Clause	
Designation of Property Clause	
Held in trust Clause	
Reinstatement Value Clause	
Removal of Debris	INR 100 lacs EEL and in the aggregate
Professional fees clause	INR 50 lacs EEL and in the aggregate
On Account payment clause	
Coinsurance clause	
Agreed bank clause	
The policy is subject to loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower	
<b>Excess</b>	<b>5% of claim amount subject to minimum of Rs.10,000/-for all Type of claims</b>

RFQ/Broker Slip for Fidelity Guarantee Insurance Policy	
Insured	BSES Rajdhani Power Ltd.
Period of insurance	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
<b>Description</b>	<b>Sum Insured (In INR)</b>
AOA/Per Employee Limit	INR100 Lakhs
AOY/Total Sum Insured (All Employees on the mentioned locations)	INR 500 Lakhs
<b>Add-on cover</b>	
Coverage of all employees (permanent, temporary on rolls or off role ) on unnamed basis	TSI
Fidelity cover of cash, stock & assets against all employees	TSI
Primary and non-contributory	
Investigation expenses	
Dishonesty, fraud, collusion etc	
Misappropriation & Related Loss	
Primary and non-contributory	
<b>Excess</b>	<b>1% of claim amount subject to minimum of Rs.5,000/-</b>

RFQ/Broker Slip for Machinery Breakdown Insurance Policy	
Insured	BSES Rajdhani Power Ltd.
Period of insurance	31 <sup>st</sup> - March- 2026 to 30 <sup>th</sup> - March- 2027
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Risk Locations	Complete Electricity distribution of BSES Rajdhani in South and West Delhi
Risk Description	All dry types of Transformers with all accessories.
Description	SumInsured (INR/Lakhs)
All dry types of Transformers with all accessories	31,006
All type of ACB, RMU, FRTU, Metering Cubicle with all accessories	1,25,748
<b>Total Sum Insured</b>	<b>1,56,754</b>
Add-oncover	
Escalation	10%
Third Party Liability	10%
Surrounding Property	50 Lakhs Lakhs EEL and in the aggregate
Express Freight	50 Lakhs Lakhs EEL and in the aggregate
Air Freight	50 Lakhs Lakhs EEL and in the aggregate
Custom Duty	50 Lakhs Lakhs EEL and in the aggregate
Waiver of Serial number	
Foundations attached to the machineries, Consumables and Oil inside is also covered	
Application of Depreciation	5% per year maximum of 50% depreciation
<b>Excess</b>	<b>As per MBD tariff /GI council</b>

RFQ for Standard Fire & Special Perils for Transmission & Distribution Lines including LT and HT Lines	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi –110019
Insurance Period	31 <sup>st</sup> -March- 2026 to 30 <sup>th</sup> - March- 2027
Nature of Business	Electricity Distribution
Risk Locations	Entire locations in South and West Delhi.
Risk Description	All kinds of Underground and Overhead Transmission Line in 11 KV & Grids and LT Lines Transmission & Distribution Assets, over and above 1500 feet from any insured premises, substations, offices, Grids etc (as per insurer treaty Wording) and other accessories in the distribution area.
Sum Insured (In Lakhs )	<b>3,47,822</b>
Coverage	Limit
Storm, Tempest, Flood, Inundation, Hurricane, Cyclone, Typhoon and Tornado. (STFI)	Total Sum Insured
Earthquake (Fire and Shock)	Total Sum Insured
Omission to insure additions, alterations and Extensions	Up to 5% of TSI
Escalation Clause	Up to 5% of TSI
Clearance & Removal of Debris (in excess of 1% claim amount) including dewatering, desilting and foreign debris	Rs.5 Crores EEL and in the aggregate
Architects, Surveyors and consulting engineers' Fees (in excess of 3% of the claim amount)	Rs.5 Crores EEL and in the aggregate
Free automatic reinstatement of Sum Insured upto 10%	
Impact Damage Due to Insured's Own Railroad	5% of Sum Insured
Cover for Unnamed locations from with waiver of Intimation	INR 5 Crores AOA & in Aggregate
Property/Equipment's under course of Construction	INR 5 Crores AOA & in Aggregate
Expediting expenses including Air Freight and Express Freight	INR 5 Crores AOA & in Aggregate
Obsolete Parts & equipment's	INR 5 Crores AOA & in Aggregate
Involuntary Betterment	INR 5 Crores AOA & in Aggregate
Loss Minimization expenses	INR 5 Crores AOA & in Aggregate

Fire Fighting Expenses	INR 5 Crores AOA & in Aggregate
Claims Preparation Costs	INR 5 Crores AOA & in Aggregate
Waiver of Subrogation	Covered
Payment On account Clause	Upto 50% of estimated claim value based on issuance of Imitate loss advice (ILA)/ preliminary survey report
72-hour Clause	Covered
Plans, documents and computer records clause	INR.5 Crores EEL and in the aggregate
Start-up/Shutdown expenses	INR.5 Crores EEL and in the aggregate
Temporary removal of Capital Goods	INR.5 Crores EEL and in the aggregate
Accidental Damage clause	Covered
Obsolete Equipment/Parts clause	INR.5 Crores EEL and in the aggregate
Crane hiring charges	INR.5 Crores EEL and in the aggregate
Rent for alternative equipment	AOA: AOY:INR Rs25 lacs:1Crore
Involuntary Betterment Clause	Upto 10% of original/ actual replacement/ repair cost Subject to maximum of Rs.5 Crore
Minor works/ Property in course of Construction	INR 50 Cr any one project and INR 100 Cr in aggregate during policy period
Loss Minimization Expenses including Fire Fighting Expenses	At actuals
New Acquisitions/ merger	Upto 15% of policy sum insured
Deliberate damage	Upto1% of policy sum insured
Decontamination and clean-up cost	INR.5 Crores EEL and in the aggregate
Accidental discharge of gas flooding system	INR.5 Crores EEL and in the aggregate
Undamaged foundations	INR.5 Crores EEL and in the aggregate
Trace and access clause	INR.5 Crores EEL and in the aggregate
Disposal of salvage clause	INR.5 Crores EEL and in the aggregate
Unrepaired damage clause	INR.5 Crores EEL and in the aggregate
Cost of clearing of Drain clause	INR.5 Crores EEL and in the aggregate

Clauses to be attached	
Margin Clause	10%
Non vitiation clause	Covered
Non invalidation clause	Covered
Appraisalment Clause	INR 5 Crores AOA
Nominated loss Adjuster clause	Covered
Designation of Property Clause	Covered
Local/Public Authorities Clause	Covered
Reinstatement Value Clause	Covered
Agreed bank clause	Covered
Loss payee Clause	Covered
Goods Held in Trust Clause	Covered
OEM clause	25%
72 Hour Clause	Covered
Aggravation Claus	Covered
Immediate Repair Clause	Covered
Co-insurance Clause	Covered
Brand and labels clause	Covered
Service interruption clause	Covered
Protection and preservation clause	Covered
Innocent misdescription clause	Covered
Interruption by civil or military clause	Covered
Repeat tests clause	Covered
No control clause	Covered
Primary and Non –contributory clause	Covered
Loss Limit for Transmission and Distribution Lines	Loss limited to INR 5 Crore (PD+BI combined, any one event and in annual aggregate).
The policy is subject to a loss payee clause in favour of the Term Lender-Power Finance Corporation Limited. However, any insurance claim of INR 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	
<b>Excess</b>	<b>5% of claim amount subject to minimum of INR1 Lakhs for each &amp; every claim.</b>

RFQ / Broker Slip - GMC (EMPLOYEES)																												
Hospitalisation Benefits	<p>Hospitalisation's benefit means expenses on hospitalisation for a minimum period of 24 hours which are admissible. However, this limit will not apply for specific treatments to be considered on case-to-case basis where the insured person is discharged on the same day in which case, the treatment will be taken under hospitalisation benefits.</p> <p>Day care procedures (also on account of medical technology advancement) to be covered on exhaustive basis.</p>																											
Family Definition	<p>(1+4) Self+Spouse+3 Dependent children covered up to 25 years. However unmarried and dependent daughters to be covered till marriage and physically handicapped/differently abled children dependent on parents above 25 years can be covered without any restriction under the policy. More than 2 children coverage is part of the family floater Sum Insured only if covered in previous year policy.</p>																											
Policy Type	Floater																											
Age Band	No Age Limit																											
Sum Insured	<p>Option 1 – Expiring Traditional - INR 3 Lakh/4 Lakh/5 Lakh/ 6 Lakh Option 2- FLEX FLEX Sum Insured as per below structure</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #003366; color: white;"> <th>Family Structure</th> <th>3 L</th> <th>4 L</th> <th>5 L</th> <th>6 L</th> <th>8 L</th> <th>10 L</th> <th>12L</th> <th>15L</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td></td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> </tr> <tr> <td>Employee + Spouse + Children</td> <td style="background-color: #92d050;">X</td> <td style="background-color: #92d050;">X</td> <td style="background-color: #92d050;">X</td> <td style="background-color: #92d050;">X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> </tr> </tbody> </table> <p>* <b>Green colour indicates the default Sum Insured (Existing Default Grade)</b> * <b>X indicates the Grades for which coverage is required</b></p> <p>Default Plan as per current plan</p> <ul style="list-style-type: none"> <li>▪ 2 Different Family structures</li> <li>▪ Employees can change the family structure but can't decrease their Sum Insured</li> <li>▪ 8 Different Sum Insured Plans</li> <li>▪ 15 Plan Options of different Sum Insured and Family Structures ranging from 3 Lakh to 15 Lakh</li> <li>▪ Lock-In of 2 years for Family Structure and Sum Insured Plan</li> <li>▪ Sum Insured step down up to 1 level allowed after 2years on renewal</li> </ul>	Family Structure	3 L	4 L	5 L	6 L	8 L	10 L	12L	15L	Employee Only		X	X	X	X	X	X	X	Employee + Spouse + Children	X	X	X	X	X	X	X	X
Family Structure	3 L	4 L	5 L	6 L	8 L	10 L	12L	15L																				
Employee Only		X	X	X	X	X	X	X																				
Employee + Spouse + Children	X	X	X	X	X	X	X	X																				
Cashless Facility	Covered																											
Domiciliary Hospitalisation	Not Covered																											
Home Treatment Expenses	Covered up to INR 25,000 (per family) In case recommended by the doctor for any communicable disease.																											
Pre-Existing Diseases Exclusion	Waived Off																											
30 days waiting period	Waived Off																											
Exclusions 4.1,4.2 and 4.3	Waived Off																											
1st Year 2nd Year and 4th Year exclusion	Waived Off																											

New-born baby Covered from day one	Yes, Up-to Family Sum Insured
Maternity Benefit	Covered up to Full Sum Insured
Maternity Complications	Covered upto Full Sum Insured
Well Baby Expenses	Covered upto INR 5,000 on IPD and OPD
Pre and Post Natal Expenses	Not Covered unless admitted in Hospital/Nursing home; However, expenses incurred 1 month prior to delivery and 2 months post-delivery is covered within maternity limits
Waiver of 9 months waiting period for maternity	Yes
Infertility Treatment	Covered up to INR 1.5 lakh only for Employee and Spouse
Corporate Buffer	<p>INR 10,000,000 for the employees' subject to</p> <p>a) The use of the corporate buffer shall be at the discretion of the BRPL management team, and it need to be approved and recommended for payment by the management on the merit of individual case. Corporate buffer shall not be restricted to CI (Critical Illness) or Sum Insured.</p> <p>b) The benefit shall be extended only to those people who are covered under the group Medclaim policy.</p> <p>c) Such members should have exhausted sum insured available under the scheme.</p> <p>d) Option to avail the sum insured from corporate buffer should be initiated to the TPA well in advance.</p>
Room Rent Limits	On Actual Basis
Emergency Ambulance Charges	1% of Sum Insured per event
Emergency Air Ambulance Charges	Covered, INR 50,000/- per event
Co-Payment	Not Applicable
Day Care Procedures	Day care procedures (also on account of medical technology advancement) to be covered on exhaustive basis
Pre and Post Hospitalisation	60 and 90 days respectively
Limit on any one diseases or ailment	No capping on surgeon charges, anaesthetic charges, stent charges etc. Ailment wise capping, Not Applicable
AYUSH Treatment	Both OPD & IPD to be covered up to 25% of sum insured only at a NABH accredited / Government hospital
Congenital defect	Internal congenital defects covered. External congenital defects or anomalies shall be covered if the same is a life-threatening condition as confirmed by competent medical practitioner.
Hospitalization due to terrorism	Covered
Special Condition 1	Robotic surgery to be covered with a 50% of admissible claim amount.
Special Condition 2	Retinopathy treatment for diabetic retinopathy to be payable on a case-to-case basis
Special Condition 3	Stem Cell therapy covered up to 50% of admissible claim amount.
Special Condition 4	Bariatric Surgery for Morbid obesity subject to BMI greater than 35.
Special Condition 5	Surgery for Keratoconus stands covered up to INR 25000
Special condition 7	Any Medical expenses incurred for or arising out of terrorism/ Epidemic stands covered. However, Hospitalisation due to terrorism arising out of Nuclear/ Biological warfare not covered.
Special condition 8	a) Employees retiring during the policy period will be continued to be covered in the policy till the expiry of the current year policy and shall be renewed thereafter in subsequent renewals. Similarly, family of deceased employee will be

	continued to be covered till the expiry of the current policy. b) Septoplasty is covered c) Those employees who are joining in the intervening period and whose intimation has not reached insurance company / TPA will cover the employee under the policy certified by the HR from DOJ. d) Addition / deletion should be allowed within 3 months of DOJ subject to data provided by HR and sufficient CD balance. e) Addition of Newborn Baby: - Any endorsement request for newborn baby addition wherein employee forgot to intimate, such new Baby up-to in age of 2 years shall be covered.
Special Condition 9	Treatment by virtue of advancement in the medical field to be covered
Special Condition 10	GIPSA PPN will not apply
Special Condition 11	Reasonable and customary clause will not apply
Special Condition 12	Standard Group Medclaim Policy wordings and Any Procedural capping of Insurance Company will not be applicable expect of mentioned T&C
Claim intimation Clause	Waived-off
Claim submission	Waived-off
Cochlear Implant	Surgery stands covered up to 50% of Claim admissible amount (stands covered)
Psychiatric Treatment	To be covered up to INR 20,000 per case (IPD/OPD both)
Change in Sum Insured	Allowed, Mid-term change in Sum Insured due to change in designation for employee
HIV Cover	Yes
Grey Area Buffer Amount	INR 5 Lakhs this amount can be used by BRPL's management against any bills, non-Payable deductibles etc. No restriction for utilization of grey area buffer amount.
Advance Treatment	Covered, all advance treatment covered as per submitted definition/list by Insurance Company to IRDA
Continuity Benefits	Tenure of the employee with BRPL will be sacrosanct for availing the benefit.
Anywhere Cashless	To be covered
Rater	As per Price Bid Annexure only

\*Data

includes the Retainers, Ex Employees, Contractual employees as well.

Proposed Covers	Requirements
Dependent Coverage in case of death of Employee	To be covered till policy period in case of death of employee in between the policy period.
Organ Donor	To be covered in case of organ transplant
Organ Transplant	Cost of surgery covered in Organ transplant; organ cost not covered
Cost of Prosthetics/ Mobility Aids	Covered with sublimit of INR 50,000
Modern Treatments	To be covered
Lasik Treatment	Covered if correction index is beyond +-6.5
Dialysis at Home	Dialysis covered at home. Cost of the equipment is not covered.
Dual Coverage for Self and Spouse	To be covered, premium will be charged for both families.
Autism Cover	Cover to be applicable only in case of children who have been diagnosed with ASD by a registered medical practitioner with either of following qualifications Child neurologist/child psychologist or psychiatrist/developmental paediatrician.;

	Applicable for treatments like behaviour management/modification therapy/medication/speech/occupational and physical therapies for child alone. Sublimit till 1 lakh , 1,500 per session.
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RFQ / Broker Slip for GMC (Employees) Voluntary Top Up	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2025 to 31 <sup>st</sup> March 2026
Claims Experience	As mentioned above
Policy Type	Floater
Deductible	Base Sum Insured
Sum Insured	Double the Sum Insured
All Terms	All Terms as per the Base policy
Condition	No minimum enrolment
Maternity and other capped ailment	Not Covered
Corporate Buffer	Not Available

RFQ / Broker Slip- GMC (Parents)																																														
Hospitalisation Benefits	<p>Hospitalisations benefit here means expenses on hospitalisation for a minimum period of 24 hours which are admissible. However, this limit will not apply for specific treatments to be considered on case-to-case basis where the insured person is discharged on the same day in which case, the treatment will be taken under hospitalisation benefits.</p> <p>Day care procedures (also on account of medical technology advancement) to be covered on exhaustive basis</p>																																													
Family Definition	As per below plan structure (1Parent/2Parents/3 Parents/4 Parents)																																													
Policy Type	Floater																																													
Age Band	No Limit																																													
Sum Insured	<p>Option 1 – Expiring Traditional - INR 3 Lakh/4 Lakh/5 Lakh/ 6 Lakh Option 2- FLEX</p> <p>FLEX Sum Insured as per below structure</p> <table border="1"> <thead> <tr> <th>Plan Structure</th> <th>INR 3 L</th> <th>INR 4 L</th> <th>INR 5 L</th> <th>INR 6 L</th> <th>INR 8 L</th> <th>INR 10 L</th> <th>INR 15 L</th> <th>INR 20 L</th> </tr> </thead> <tbody> <tr> <td>1 Parent</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td></td> <td></td> </tr> <tr> <td>2 Parents</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td>3 Parents</td> <td></td> <td></td> <td></td> <td></td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> </tr> <tr> <td>4 Parents</td> <td></td> <td></td> <td></td> <td></td> <td>X</td> <td>X</td> <td>X</td> <td>X</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>4 Different Family structures</li> <li>8 Different Sum Insured Plans</li> <li>21 Plan Options of different Sum Insured and Family Structures ranging from 5L to 20L</li> <li>Parental Lock-In : Same set of parents and same sum insured structure for 2 years</li> </ul>	Plan Structure	INR 3 L	INR 4 L	INR 5 L	INR 6 L	INR 8 L	INR 10 L	INR 15 L	INR 20 L	1 Parent	X	X	X	X	X	X			2 Parents	X	X	X	X	X	X	X		3 Parents					X	X	X	X	4 Parents					X	X	X	X
Plan Structure	INR 3 L	INR 4 L	INR 5 L	INR 6 L	INR 8 L	INR 10 L	INR 15 L	INR 20 L																																						
1 Parent	X	X	X	X	X	X																																								
2 Parents	X	X	X	X	X	X	X																																							
3 Parents					X	X	X	X																																						
4 Parents					X	X	X	X																																						

	▪ <b>Sum Insured step down up to 1 level allowed after 2 years on renewal</b>
Cashless Facility	Covered
Domiciliary Hospitalisation	Not Covered
Home Treatment Expenses	Covered up to INR 25,000. In case recommended by the doctor for any communicable disease
Pre-Existing Diseases Exclusion	Waived Off
30 days waiting period	Waived Off
Exclusions 4.1,4.2 and 4.3	Waived Off
1st Year/2nd Year / 4th-year exclusion	Waived Off
Corporate Buffer	<p>INR 10,000,000 for the employee subject to:</p> <p>a) The use of the corporate buffer shall be at the discretion of the BRPL management team, and it need to be approved and recommended for payment by the management on the merit of individual case. Corporate buffer shall not be restricted to CI (Critical Illness) or Sum Insured.</p> <p>b) The benefit shall be extended only to those people who are covered under the group Medclaim policy.</p> <p>c) Such members should have exhausted sum insured available under the scheme.</p> <p>d) Option to avail the sum insured from corporate buffer should be initiated to the TPA well in advance.</p>
Room Rent Limits	On Actual Basis
Emergency Ambulance Charges	1% of Sum Insured per event
Emergency Air Ambulance Charges	Covered, INR 50,000 per event
Co-Payment	Not Applicable
Pre and Post Hospitalisation	60 and 90 days respectively
Limit on any one diseases or ailment	No capping on surgeon charges, anaesthetic charges, stent charges etc. Ailment wise capping Not Applicable
Day Care Procedures	Day care procedures (also on account of medical technology advancement) to be covered on exhaustive basis.
Congenital defect	Internal congenital defects covered. External congenital defects or anomalies shall be covered if the same is a life-threatening condition as confirmed by competent medical practitioner.
Hospitalization due to terrorism	Covered
Special Condition 1	Robotic surgery to be covered with a 50% of admissible claim amount.
Special Condition 2	Retinopathy treatment for diabetic retinopathy to be payable on a case-to-case basis
Special Condition 3	Stem Cell therapy covered up to 50% of admissible claim amount.
Special Condition 4	Bariatric Surgery for Morbid obesity subject to BMI greater than 35.
Special Condition 5	Surgery for Keratoconus stands covered up to INR 25000
Special Condition 6	Septoplasty is covered
Special Condition 7	Any Medical expenses incurred for or arising out of terrorism/ Epidemic stands covered. However, Hospitalisation due to terrorism arising out of Nuclear/ Biological warfare not covered.
Special Condition 8	<p>a) Parents / parents in laws of retiring employees during the policy period will be covered till the expiry of the policy.</p> <p>b) Those employees who are joining in the intervening period and whose intimation has not reached insurance company / TPA will cover their parents under the policy certified by the HR from DOJ.</p> <p>c) Addition / deletion should be allowed within 3 months of DOJ subject to data provided by HR and sufficient CD balance.</p>

Special Condition 9	Treatment by virtue of advancement in the medical field to be covered
Special Condition 10	GIPSA PPN will not apply
Special Condition 11	Reasonable and customary clause will not apply
Special Condition 12	Standard Group Mediciam Policy wordings and Any Procedural capping of Insurance Company will not be applicable except of mentioned T&C
Claim intimation	Waived off
Claim submission	Waived off
Cochlear Implant	Surgery stands covered up to 50% of Claim admissible amount (stands covered)
Grey Area Buffer Amount	INR 5 Lakhs, this amount can be used by BRPL's management against any bills, Non-Payable deductibles etc. No restriction for utilization of grey area buffer amount.
Advance Treatment	Covered, all advance treatment covered as per submitted definition/list by Insurance Company to IRDA
Continuity Benefits	Tenure of the employee with BSES will be sacrosanct for availing the benefit
Rater	As per Price Bid Annexure only

Proposed Covers	Requirements
Dialysis at Home	Dialysis covered at home. Cost of the equipment is not covered. Expenses covered up to INR 1 Lakh
Age Related Macular Degeneration (ARMD)- up to 50,000 per family	Covers treatment of age related macular degeneration to covered on daycare basis. These would include (but not limited to) intravitreal injections (Avastin & Lucentis injections) & corrective surgeries

RFQ / Broker Slip for GMC (Parents) Voluntary Top Up	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2025 to 31 <sup>st</sup> March 2026
Claims Experience	Fresh Proposal
Family Definition	Either set of parents- parents or parents in law. However, for a selected few BYPL employees both set of parents should be covered..
Policy Type	Floater
Deductible	Base Sum Insured
Sum Insured	Double the Sum Insured
Condition	No minimum enrolment
All Terms	All Terms as per the Base policy
Age Band	No Limit
Corporate Buffer	Not Available

RFQ / Broker Slip for Voluntary Child Care Plan (Health Plus Plans)	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Claims Experience	Fresh Proposal

Family Definition	All Children covered under the Base policy.
Policy Type	Floater
Coverage	<ul style="list-style-type: none"> <li>a) Infant and Children (14 years) Vaccinations prescribed by doctor up to INR 2,000 per vaccination overall additional cap of INR 10,000</li> <li>b) Child OPD coverage for INR 10,000 (consultations, medications &amp; diagnostics)</li> <li>c) Unlimited teleconsultations / Specialist consultations</li> <li>d) HPV Vaccine for female children upto INR 10K</li> </ul>
Conditions	<ul style="list-style-type: none"> <li>1. All new joiners will be added on annual rate basis and there is no refund in case of deletion</li> <li>2. No minimum enrolment</li> </ul>
Age Band	No Limit
Rater	Per Family Rate

**RFQ / Broker Slip for Voluntary Elder Care Plan (Health Plus Plans)**

Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Claims Experience	Fresh Proposal
Family Definition	<b>Any Parent/Parent-in-law (not necessarily to be covered under base policy)</b>
Policy Type	Floater
Coverage	<ul style="list-style-type: none"> <li>a) Doctor Consultation: MBBS doctor 12 tele-consultation</li> <li>b) 24X7 Emergency Support</li> <li>c) Discounts on Medicines, nursing, Physiotherapy, Medical equipment rentals</li> <li>d) Access to training on Chronic Care Management</li> <li>e) Access to virtual events or activities</li> <li>f) Elderly Care Helpline for inbound calls</li> <li>g) Discounts on home care services</li> <li>h) Fall risk assessment survey</li> </ul> <p>Once a year complimentary health check – Complete Blood Count, Hba1c, SGOT, SGPT, Total Cholesterol, TSH, Calcium</p>
Conditions	<ul style="list-style-type: none"> <li>1. All new joiners will be added on annual rate basis and there is no refund in case of deletion</li> <li>2. No minimum enrolment</li> </ul>
Age Band	No Limit
Rater	Option 1: Per Life Rate Option 2: Two Parent Rate

**RFQ / Broker Slip for OPD Voluntary (Health Plus Plans)**

Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Claims Experience	Fresh Proposal

Family Definition	As per plans mentioned below: <b>Eligibility –</b> <b>Plan 1 &amp; 2: Employee, Spouse, Children covered in base plan.</b> <b>Plan 3: ESCP As per members covered in base plan.</b>			
Coverage	<b>Plan Types</b>	<b>Plan 1: ESC</b>	<b>Plan 2: ESC</b>	<b>Plan 3: ESCP/in law</b>
	<b>OPD Coverage</b>	<b>INR 10,000</b>	<b>INR 15,000</b>	<b>INR 25,000</b>
	Doctor Consultations (General Physician, Specialist, Super Specialist) , /drugs/vaccines/ online consultations	up to OPD Sum Insured	up to OPD Sum Insured	up to OPD Sum Insured
	Prescribed Diagnostics	up to OPD Sum Insured	up to OPD Sum Insured	up to OPD Sum Insured
	Vaccines	5,000	7,500	12,500
	Prescribed Pharmacy	5,000	7,500	12,500
	<b>Dental-</b> Dental Examination/ Scaling and Polishing / X-ray / Fluoride Treatment/Root Canal Treatment / Filling / Prophylaxis / Extractions / Oral Surgery / Re-cementation / Medication / Restoration / Crowning / Implant / Braces	4,000	6,000	8,000
	<b>Vision -</b> Prescription lens/Vision check-up done by optometrist / optician	2,000	4,000	6,000
Exclusions	<ol style="list-style-type: none"> <li>1. Cost of frames</li> <li>2. Cosmetic lenses and procedures excluded</li> <li>3. Any cosmetic procedures</li> <li>4. Protein shakes and other supplements even if prescribed</li> <li>5. Hearing aid</li> <li>6. Treatment related to obesity</li> <li>7. IVF, infertility related treatments</li> <li>8. Cataract / Lasik surgery</li> <li>9. Day care treatment list of IPD cover</li> <li>10. Advance receipt/co-pay/ day-care/IPD deductions</li> <li>11. Ayush treatments</li> <li>12. Physiotherapy expenses</li> </ol>			
Age Band	No Limit			
Conditions	<ol style="list-style-type: none"> <li>1. All new joiners will be added on annual rate basis and there is no refund in case of deletion</li> <li>2. No minimum enrolment</li> <li>3. Lock-In of 2 years for the plan opted/selected</li> </ol>			

<b>RFQ / Broker Slip for Voluntary Employee Critical Illness (Health Plus Plans)</b>	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Sum Insured Options	Option 1 - INR 500,000 Option 2 - INR 1,000,000 Option 3 - INR 2,000,000
Conditions	Option 1 -Waiting period- 90 days from date of enrolment Option 2 –Waiting period- 60 days from date of enrolment  Below are applicable for both options:  Survival period- 30 days after first time detection of ailment For Existing member waiting period will be waived off in the next year No minimum enrolment Lock-In of 2 years
Family Definition	Employee Only Cover
Claims Experience	Fresh Proposal
Ailments	<b>Named Critical Illness</b>
	First Heart Attack
	Cancer
	Major organ / Bone Marrow Transplant
	Permanent Paralysis of limbs
	Alzheimer’s disease
	Stroke resulting in Permanent Symptoms
	Heart Valve Surgery.
	Chronic lung disease.
	Loss of limbs
	Aorta surgery
	Blindness
	Coma
	Parkinson’s Disease
	Major Burns
	Major Head Trauma
	Benign Brain Tumour
	Loss of Speech
	Motor Neuron Disease
	Open chest CABG
Multiple sclerosis	
Kidney Failure Requiring Regular Dialysis	
Primary Pulmonary Hypertension	
Systemic Lupus Erythematosus with Lupus Nephritis	
End Stage Liver Disease	
Aplastic Anaemia	
Conditions	1. All new joiners will be added on annual rate basis and there is no refund in case of deletion 2. No minimum enrolment 3. Lock-In of 2 years for the plan opted/selected

<b>RFQ / Broker Slip for Voluntary Spouse Critical Illness (Health Plus Plans)</b>	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Sum Insured Options	Option 1 - INR 500,000 Option 2 - INR 1,000,000 Option 3 - INR 2,000,000
Conditions	Option 1 -Waiting period- 90 days from date of enrolment Option 2 –Waiting period- 60 days from date of enrolment  Below are applicable for both options:  Survival period- 30 days after first time detection of ailment For Existing member waiting period will be waived off in the next year No minimum enrolment Lock-In of 2 years
Family Definition	Spouse Cover
Claims Experience	Fresh Proposal
Ailments	<b>Named Critical Illness</b>
	First Heart Attack
	Cancer
	Major organ / Bone Marrow Transplant
	Permanent Paralysis of limbs
	Alzheimer's disease
	Stroke resulting in Permanent Symptoms
	Heart Valve Surgery.
	Chronic lung disease.
	Loss of limbs
	Aorta surgery
	Blindness
	Coma
	Parkinson's Disease
	Major Burns
	Major Head Trauma
	Benign Brain Tumour
	Loss of Speech
	Motor Neuron Disease
	Open chest CABG
	Multiple sclerosis
Kidney Failure Requiring Regular Dialysis	
Primary Pulmonary Hypertension	
Systemic Lupus Erythematosus with Lupus Nephritis	
End Stage Liver Disease	
Aplastic Anaemia	
Conditions	1. All new joiners will be added on annual rate basis and there is no refund in case of deletion

	2. No minimum enrolment 3. Lock-In of 2 years for the plan opted/selected
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RFQ / Broker Slip for Voluntary Fitness Plan (Health Plus Plans)	
Name of the Insured	BSES Rajdhani Power Ltd.
Corporate Office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Claims Experience	Fresh Proposal
Family Definition	All employees & spouse covered under the Base plan.
Policy Type	Individual Basis
Options	Option 1: Cult centres only Option 2 : All Fitness centres excluding Cult centres
Terms	<p>Health Assessment : -2 small questionnaires on health, food, nutrition and lifestyle (Active Age Questionnaire) and Mental wellbeing (DASS) , Physical Health Assessment – blood pressure, blood sugar, cholesterol, BMI etc., Fitness Assessment - check on body flexibility and endurance level to understand the fitness level, Online Health &amp; Wellness Consultations</p> <ul style="list-style-type: none"> <li>•Fitness: Get access to Fitness Centres (Physical centre/ Online) – 24 sessions per month covering: Gym, Yoga, Zumba, Cardio and Strength at over 1000 plus centres, pan India., Daily steps and calories tracker</li> <li>•Wellness Tips &amp; Videos: Access to the library of pre-recorded videos to continue working out post 12 (Physical Centres/ Online) sessions. These videos will includes all the forms of workout like Cardio, Zumba, Yoga etc.</li> <li>•Wellness Coach : Chat with a Doctor , Consult a Dietitian , Smoking cessation, Counsellor on Call Nutrition Consultation, Personalised diet charts</li> </ul>
Rater	Per Member Rate
Conditions	1. All additions will be done on flat rate basis and there is no refund in case of deletion 2. No minimum enrolment
Age Band	No Limit

RFQ/Broker Slip Public Liability Act Insurance	
Name of the Insured	BSES Rajdhani Power Ltd.
Policy Period	1st-April-2026 to 31st-March-2027
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi - 110019
Industry	Electricity Distribution for detail please refer <a href="https://www.bsedelhi.com/web/bses">https://www.bsedelhi.com/web/bses</a>

Nature of Business	BRPL is in the business of electricity transmission & distribution, power generation and maintenance of street light poles owned by MCD.
Master Program limit (inclusive of Defense costs)	INR 250 Crore: INR 500 Crore Any one occurrence and in aggregate)- as per the requirements under amended Public Liability Act)
Territory	Anywhere in India
Jurisdiction	Anywhere in India
Terms and Conditions	As per Public Liability Act policy,

**RFQ/Broker Slip Cyber Liability Insurance**

Name of the Insured	BSES Rajdhani Power Ltd.
Address	BSES Bhawan, Nehru Place, New Delhi-110019
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi - 110019
Policy Period	1st-April-2026 to 31st-March-2027
Nature of Business	Electricity Distribution
Limits of Liability	Option 1: INR 30 Crores Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}  Option 2: INR 50 Crores Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}
Deductible	General Deductible—INR20Lakhs Business Interruption - Time Excess – <u>8 Hours</u> {no monetary deductible to apply}
Coverages	<ul style="list-style-type: none"> <li>• Data Liability- Loss of personal information, loss of corporate information, Outsourcing, liability arising out of Computer Network Security Breach.</li> <li>• Data administrative investigations, Data administrative fines wherever insurable by law arising from non-compliance of any data protection law/regulations.</li> <li>• Reputation &amp; Response costs- Pro-active Forensic services, Repair of the company's reputation, Repair of the individual reputation, Notification to data subjects &amp; Regulator, Credit monitoring services, Data Restoration costs (first party data and third-party data).</li> <li>• Content Liability</li> <li>• Disclosure Liability</li> <li>• Conduit Liability</li> <li>• Impaired Access Liability</li> <li>• System failure endorsement- INR 7.5 Crores in aggregate</li> <li>• Outage BI- INR 5 crores</li> <li>• Multimedia Liability</li> <li>• Cyber/Privacy Extortion</li> <li>• Network Interruption cover – Net profit loss + operating expenses</li> <li>• Network interruption cover to include extra expenses</li> <li>• Privacy Notification Expenses</li> <li>• E-theft Loss- 50% of L OL in aggregate</li> <li>• E-Communication Loss -50% of LOL in aggregate</li> <li>• E-Vandalism Loss</li> <li>• Cyber Terrorism cover</li> <li>• Punitive &amp; Exemplary damages where insurable by law</li> <li>• Insured definition amended to include consultant,</li> </ul>

contractor & sub-contractor

- Definition of Computer System shall include those systems operated by a third party for the purpose of providing hosted computer infrastructure or computing platforms to a Company as provided in a written contract between such third party and a Company. Definition of Computer System to also include SaaS, PaaS and IaaS service providers & Bring our own Devices for all insuring clauses.
- Emergency Defence Costs for Content Liability without Insurers prior written consent
- Waiver for Insurer's consent if claims are within 100% of retention limits.
- Withdrawal of content cover
- Xero day attack cover
- Monitoring cover amended to cover costs of customer credits.
- Unauthorized and unlawfully collected data exclusion deleted.
- Criminal Acts exclusion deleted.
- Unsolicited material exclusion deleted.
- Newsworthy event amended to include material interruption or extortion threat.
- Automatic acquisition – 25% of revenue( Non US/Canada)
- Extended reporting period – 120 days
- Bitcoin Ransom endorsement
- Control group clause
- Claim series clause.
- Outsourcing Liability
- Reward expenses sub-limited to 20% of Policy Limits
- PCI-DSS assessment costs
- Amended Definition of crisis expenses to include public relations for insured person.
- Pro Active forensic services cover- Full limits
- Counselling Services Extension- INR150,000 per Insured Person and INR 20,000,000 in the aggregate
- Waiver of prior written consent of the insurer for defence cost incurred for Reputational Liability and Multimedia Liability.
- Amended Definition of Loss to Include Civil Fines and Penalties, wherever Insurable by law
- Emergency cost for crisis expenses -72 Hrs
- Amended cancellation clause-Policy to be non-cancellable except in the event of non-payment of premium.
- Policy to be primary and non-contributory.
- Preventive shutdown Coverage- INR 5 Crores
- System definition to include OT systems including but not limited to SCADA and ICS
- Bodily injury and property damage exclusion carve back (Bricking epp)
- No Log 4j Exclusion
- Court attendance fees- INR 100,000 per day and INR 2.5 Crores in aggregate
- Counselling cost-INR 250,000 per Insured Person and INR 30,000,000 in the aggregate

	➤ All Other exclusions as per the policy wordings
Retroactive Date	11th June 2018 As per expiring policy(Subject to no break in policy)
Territory	Worldwide
Jurisdiction	Worldwide
Past Claims Experience	Nil Claims
Please Note:	The qualification criterion will be based on the expiring terms & conditions or betterment to the same.

RFQ /Broker slip Crime Insurance	
Name of the Insured	BSES Rajdhani Power Ltd
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi - 110019
Policy Period	1st-April-2026 to 31st-March-2027
Nature of Business	Electricity Distribution
Limits of Liability	Option 1: INR 30 Crores Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime} Option 2: INR 50 Crores Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}
Deductible	INR1,000,000(India) INR1,500,000(ROW)
Terms and Conditions	<ul style="list-style-type: none"> <li>➤ Loss of Money, security, or other property of customer/client (Third Party Crime)</li> <li>➤ Criminal Damages/ Safe Burglary or Robbery or attempt threat.</li> <li>➤ Violent / forcible theft of property by any other person/ Robbery – In premises and in transit</li> <li>➤ Contractual Penalties or Expectation Damages</li> <li>➤ Additional Expenses</li> <li>➤ Employee Dishonesty/Theft Coverage</li> <li>➤ Credit Card Fraud Cover only</li> <li>➤ Money and securities - Damage, destruction, and disappearance cover (inside &amp; outside premises)- Full limits</li> <li>➤ Fees, Costs and Legal fees expenses</li> <li>➤ Investigative costs / Investigation Specialist costs – Policy Limits</li> <li>➤ Loss of money, security, or other property of a customer- Care, Custody or Control</li> <li>➤ Fake President &amp; Social Engineering Fraud (Without verification clause)- No Separate deductible – INR 10 Crores</li> <li>➤ Invoice manipulation coverage- INR 5 Crores</li> <li>➤ Money order &amp; Counterfeit Currency Coverage</li> <li>➤ Depositor’s forgery coverage</li> <li>➤ Payroll fraud</li> <li>➤ Loss arising due to an employee’s act working alone or in collaboration with a third party.</li> <li>➤ Coverage for entities sold during the policy period for the crimes committed prior to sale &amp; discovered for up to one year post sale.</li> <li>➤ Computer Theft and funds transfer fraud coverage</li> <li>➤ Audit fees coverage- Sublimated to INR 2 Crores in aggregate.</li> <li>➤ Legal Fees Coverage- INR 10 Crores in aggregate</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Automatic Coverage for New entities- 35% (Non US/Canada)</li> <li>➤ Reconstitution Costs coverage</li> <li>➤ Extortion</li> <li>➤ No Inventory Loss Exclusion</li> <li>➤ Interest receivable or payable- Full Limits</li> <li>➤ Deletion of principal intent clause to cause the insured to sustain such loss.</li> <li>➤ Extended Reporting Period – 120 days</li> <li>➤ Cover for Ex-employees- 90 Days.</li> <li>➤ No requirement to show ‘manifest intent’ or to identify a fraudulent or dishonest employee.</li> <li>➤ Control Group Clause</li> <li>➤ Criminal Damage</li> <li>➤ Loss Payee endorsement</li> <li>➤ Depositors Forgery – Up to limits of Indemnity</li> <li>➤ Transit Coverage – Up to limits of Indemnity</li> <li>➤ Premises Coverage – Up to limits of Indemnity</li> <li>➤ Amended cancellation clause-Policy to be non-cancellable except in the event of non-payment of premium.</li> <li>➤ OFAC Sanctions</li> <li>➤ Policy to be primary and non-contributory.</li> <li>➤ Court attendance- INR 75,000 per person and INR 100,000 per director</li> <li>➤ All Other exclusions as per the policy wordings</li> </ul>
Retroactive Date	Discovered basis
Territory	Worldwide
Jurisdiction	Worldwide
Past Claims Experience	Nil Claims
Please Note:	The qualification criterion will be based on the expiring terms & conditions or betterment to the same.

RFQ/Broker Slip Commercial General Liability Insurance	
Name of the Insured	BSES Rajdhani Power Limited (BRPL)
Form	Commercial General Liability – Claims made duty to defend
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1st-April-2026 to 31st-March-2027
Brief Description of Business Activities	Electricity transmission, distribution of power and maintenance of street light poles owned by civic agencies
Retroactive date	19 <sup>th</sup> Dec 2008 As per expiring policy(Subject to no break in policy)
Details of Locations of the Insured (All locations to be checked)	On undesignated basis including but not limited to Entire distribution network of the client in Central and East Delhi including but not limited to Grids, Distribution Sub-stations, Transformers, Overhead & Underground cables and transmission lines, BRPL residential colonies, Offices, Training centres, Customer care centres, Dispensary, Stores, Scrap Yards, Street lighting poles, Repair Workshops, Feeder and service pillars, electrical installations at consumer premises (such as Bus Bars and Energy Meters) including BRPL charging stations
Limit of Liability	INR 50 Crores AOA: AOY Option 1: INR 50 Crores AOA: AOY Option 2: INR 60 Crore AOA: AOY
Deductible	Bodily Injury- NIL; Property Damage- INR 150,000 each and every loss Power surge: INR 250,000 each & every claim
Coverages	As per CGL wording and including – <ul style="list-style-type: none"> <li>➤ Defence Costs included in the limit of Liability.</li> <li>➤ Right &amp; Duty to Defend</li> <li>➤ Policy to cover entire operation of BRPL in Delhi including but not limited to existing and new - grids, distribution stations, transformers, cables &amp; transmission lines, offices, guest houses, residential colonies, warehouses, Training centres, Customer care centres, Dispensary, Stores, Scrap Yards, Street lighting poles, Repair Workshops, Feeder and service pillars, electrical installations at consumer premises (such as Bus Bars and Energy Meters)</li> <li>➤ Personal and advertising injury – Full Limits</li> <li>➤ Medical Expenses – INR 300,000 per person (Nil Deductible)</li> <li>➤ Fire damage cover – INR 2.5 Crores per occurrence</li> <li>➤ Product and Completed Operations cover.</li> <li>➤ Cover for Travel of Executives anywhere in the world.</li> </ul>

- Coverage for AOG perils Liability
- Coverage for Food & Beverages Liability (to include Alcoholic Beverage as well)
- Coverage for Lift Liability including escalators.
- Coverage for Cross Liability
- 72 Hours Sudden & Accidental Pollution cover extension- India only cover
- Terrorism Legal Liability cover extension
- Property and Valet Parking Under Care, Custody and Control cover – INR 5 Crores in the aggregate
- Unspecified Guest property – INR 2 crore

Policy covers Liability for loss, theft or damage to unspecified Guest Property (including Foreign or Indian Currency and Valet Parking) from anywhere in the insured premises subject to following :(i) Sub limited to INR 2 CR any one occurrence and in the aggregate.(ii) Warranted that In case of Theft, Insured must lodge a police complaint with the authorities.

- Technical Collaborators Cover
- Additional Insured and waiver of subrogation Endorsement where required by the written contract.
- Policy to cover work done by contractors/ sub-contractors working on behalf/ for insured.
- Owned, Non-owned hired automobile liability cover- INR 15 Crores (In excess of statutory motor insurance policy under MV act)
- Pre-approved legal costs extension –Notwithstanding anything contained herein to the contrary, the Insurer agrees that in the event of a claim otherwise covered under this Policy, the Insured may incur reasonable and necessary legal defence costs up to an amount not exceeding INR 500,000 in aggregate during the Policy Period, without prior written consent of the Insurer
- Engagement/promotional activities outside insured premises anywhere in the world.
- Policy to cover Liability arising out of new projects.
- Policy to cover liability arising out of renovation/installation / alteration / repair / refurbishment of existing operations in the entire distribution network of BRPL.
- Incidental Medical Malpractice Cover Sub limited to 25% of LOI.
- Valet parking Liability. Valet parking extension under Care, Custody and Control Coverage as per endorsement (i) both put together sub limited to INR 8 Crore each Occurrence and in the aggregate(ii) Maximum of 3 Losses per Year (iii) Valet Parking by duly licensed drivers (iv) Parking done within the designated premises only (v) Warranted that In case of Theft, Insured must lodge a police complaint with the authorities
- Transportation liability.
- Cover for carriage of treated effluents up to 10 km (Outside designated premises).
- Policy to be primary and non-contributory.
- Continuity of cover endorsement
- Designated Products coverage- coverage Power/ Electricity, Bus Bar and Energy Meter and other products relating to trade of insured
- Professional Indemnity exclusion with a carve back for defense cost arising out of BI/PD

	<ul style="list-style-type: none"> <li>➤ Solely in respect of temporary accommodation in hotels, guest houses or service apartments rented by the Insured and occupied by Employees of the Insured for a period not exceeding 6 months whilst traveling on official work the policy will cover liability for damage to such property.</li> <li>➤ Cover for liability arising CSR activities being organized outside the coverage territory.</li> <li>➤ Cover for Prejudgment interest under supplementary payments in addition of limit of liability</li> <li>➤ Cover for Post judgment interest under supplementary payments in addition of limit of liability as per policy</li> <li>➤ Coverage for bodily injury and property damage loss occurred due to power surge – INR 5 Crores with a deductible of INR 2.5 Lakhs</li> <li>➤ Automatic coverage for acquired companies up to 25%</li> <li>➤ Deletion of Electro Magnetic Fields exclusion</li> <li>➤ This policy will operate over and above any other third-party liability policy procured by the client for Civil work undertaken.</li> <li>➤ OFAC Sanctions</li> <li>➤ Claim series clause</li> <li>➤ Renovation/installation / alteration / repair / refurbishment of existing operations in the entire distribution network of BRPL subject to: a. Sub limited to Policy Limit Any One Occurrence and in the Aggregate b. No Cover for "Property Damage" to any surrounding property of the principal and/or their Contractors and/or their Sub-Contractors. No Cover for property being worked upon by the Insured and/or their contractors and/or their Sub-contractors. No cover for "Bodily Injury" to the employees of the principal and/or their Contractors and/or their Sub-Contractors. Coverage Territory and Coverage Jurisdiction: India Project Cost not exceeding INR 90 Cr</li> <li>➤ Policy covers legal liability arising out of based upon or attributable to new projects for laying cables subject to: a. Sub limited to Policy Limit Any One Occurrence and in the Aggregate b. No Cover for "Property Damage" to any surrounding property of the principal and/or their Contractors and/or their Sub-Contractors. No Cover for property being worked upon by the Insured and/or their contractors and/or their Sub- contractors. No cover for "Bodily Injury" to the employees of the principal and/or their Contractors and/or their Sub-Contractors. Coverage Territory and Coverage Jurisdiction: India. Underground Resources and Facilities Exclusion. Project cost per project not to exceed INR 100 CR</li> <li>➤ Cancellation Clause.</li> <li>➤ All Other exclusions as per the policy wordings.</li> </ul>
Coverage Territory	<p>General Aggregate: India but worldwide for travel of executives and promotional activities.</p> <p>Product and Completed Operation "Worldwide including US/Canada</p>
Coverage Jurisdiction	<p>General Aggregate: Worldwide including US/Canada.</p> <p>Product and Completed Operation "Worldwide including US/Canada</p>

Past Claim experience	Claims settled Circumstances / Incidences reported to insurer ( Details of all the notification to be shared)
Please Note:	The qualification criterion will be based on the expiring terms & conditions or betterment to the same.

RFQ/Broker Slip Directors and Officers Liability Insurance	
Name of Insured	BSES Rajdhani Power Ltd
Corporate office Address	BSES Bhawan, Nehru Place, New Delhi – 110019
Policy Period	1st-April-2026 to 31st-March-2027
Nature of Business	Electricity Distribution
Limits of Liability	INR 75 Crores Any one occurrence and in the aggregate

	Option 2 INR 100 Crore Any one occurrence and in the aggregate
Retention	Directors and Officers Liability – Nil Company Company Reimbursement – INR 150,000 Entity EPLI Claim India– INR750,000 Entity Security-India-INR750,000
Terms and Conditions	<ul style="list-style-type: none"> <li>➤ Advancement of defence cost</li> <li>➤ Emergency costs – INR 20 Crores in aggregate</li> <li>➤ Official Investigation cost</li> <li>➤ Asset &amp; Liberty costs</li> <li>➤ Deprivation of assets cover</li> <li>➤ Dedicated additional limit for Directors or Officers INR 5 Crore per NED.</li> <li>➤ Court attendance cost per Director INR 25,000 and per Officer INR 50,000 per day</li> <li>➤ Continuity of cover endorsement</li> <li>➤ Outside Directorship</li> <li>➤ Pollution exclusion with carve backs for defence.</li> <li>➤ Entity EPLI Cover- sub limited to INR 25 crores in the aggregate (India only cover)</li> <li>➤ Occupational Health and safety defence costs</li> <li>➤ Bilateral Discovery Period- Automatic 90 days &amp; 50% of Annual Premium for 365 days additional period</li> <li>➤ Retired Directors – Lifetime</li> <li>➤ Automatic acquisition of new subsidiaries – 35%(Non US/Canada)</li> <li>➤ Extradition cost</li> <li>➤ Amended cancellation clause-Policy to be non-cancellable except in the event of non-payment of premium.</li> <li>➤ Tax Liability extension- sub limited to INR 10 crore in aggregate.</li> <li>➤ Amended Major Shareholder Exclusion – 20%</li> <li>➤ Crisis Communication- up to INR 10 Crore in the aggregate.</li> <li>➤ Spousal Liability and Cover for Legal Heir and Estates</li> <li>➤ Corporate manslaughter cover</li> <li>➤ Professional Indemnity Exclusion with carve back for failure to Supervise.</li> <li>➤ Bodily Injury &amp; Property Damage Defence Costs</li> <li>➤ Order of payment clause</li> <li>➤ Severability &amp; Non-Imputation Clause</li> <li>➤ Kidnap response cost cover- sub limited to INR 5 Crore in the aggregate.</li> <li>➤ Internal investigation cover- INR 2 Crores</li> <li>➤ Pre-set allocation- 70:30</li> <li>➤ Mitigation cost INR 2.5 Crore in aggregate</li> <li>➤ Civil Fines and penalties, where insurable by law</li> <li>➤ Future Securities offering with carve back for Private offering.</li> <li>➤ Counselling Services Extension- sub limited to INR750,000 per Director and IN 75, 000,000 in aggregate.</li> <li>➤ Control group clause</li> <li>➤ Definition of Insured Person amended to include external members of the Sexual Harassment committee members and consultants.</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Cover for Entity Securities- India only cover</li> <li>➤ Coverage for employed lawyers.</li> <li>➤ Policy to be primary and non-contributory.</li> <li>➤ OFAC Sanctions Endorsement</li> <li>➤ Interpretive counsel- full cover</li> <li>➤ Amended conduct exclusion</li> <li>➤ Whistleblower protection pursuant to Sarbanes-Oxley Act of 2002</li> <li>➤ UK – US FCPA Cover- Full limits</li> <li>➤ Self-Reporting/ Pre-Investigation cover- INR 2.5 Crores in aggregate.</li> </ul>
Retroactive Date	As per expiring policy (Subject to no break in policy)
Territory	Worldwide
Jurisdiction	Worldwide
Past Claims Experience	Nil Claims
Please Note:	The qualification criterion will be based on the expiring terms & Conditions or betterment to the same.

RFQ / Broker Slip Regulatory Liability Insurance policy [DERC]	
Name of Insured	BSES Rajdhani Power Ltd
Address	BSES BHAWAN NEHRU PLACE 110049
Policy Period	1st -April -2026 to 31st - March- 2027
Nature of Business	Electricity Distribution
Limits of Liability	INR 5 Crores in the aggregate  Per person/victim Limit: INR 10 Lacs Per accident limit: INR 75 lakhs Per Year Limit: INR 5 Crores
Deductible	Death: INR 10,000 Disability: INR 5,000 Others: INR 1,000
Terms and Conditions	<ul style="list-style-type: none"> <li>• Liability of BRPL to pay compensation as per DERC regulation</li> <li>• Policy covers liability pf BRPL for any electrocution in their distribution are as per DERC regulation.</li> <li>• The policy covers liability to pay compensation to any public including employees of BRPL as per DERC regulation.</li> </ul>
Basis of compensation	Compensation Per Human Life: <ol style="list-style-type: none"> <li>1. Death: INR 7.5 Lakhs</li> <li>2. More than 60% Disability: INR 5 Lakhs</li> <li>3. 40-60% Disability: INR 1 Lakhs</li> </ol> Compensation for Animal & Bird Life: <ol style="list-style-type: none"> <li>1. Milch Animals:               <ol style="list-style-type: none"> <li>a. Cow/Buffalo/Camel/Yak etc: INR 50,000</li> <li>b. Sheep/Goat/Pig etc: INR 5,000</li> </ol> </li> <li>2. Draught Animals:               <ol style="list-style-type: none"> <li>a. Horse/Bull etc: INR 25,00</li> </ol> </li> </ol>

	b. Calf/Donkey/Monkey/Mule etc: INR 15,000 Birds: INR 100 subject to a ceiling of INR 5000 per beneficiary household
Territory	India (BRPL Distribution area)
Jurisdiction	India
Past Claims Experience	As per proposal form
Please Note :	The qualification criterion will be based on the expiring terms & conditions or betterment to the same.

**SECTION - VII  
PRICE BID FORMAT**

**(To be submitted in separate envelops mentioning, PRICE BID on the cover of envelop)**

**The quoted premium has to be in figure and words.**

Non-GMC- Price Bid Format							
Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
1	Industrial All Risk Policy for Girds	Building including Plinth and Foundation, boundary walls, roads, landscape, land-fill, including temporary structure port a cabin sheds etc. and any other civil structure. Plant and Machinery including but not limited to Power transformer, station transformer, switchgears, RMU SCADA system, cables, distribution transformers, solar Plant, RTU and other related machinery and their accessories & FFF, office assets spares & Tools, Transmission line within 1500 feet from any insured premises, Grids (as per treaty Wording). any consumable stocks and work in progress or any other items pertaining to insured trade (Details as per quote slip Above).	All grid assets including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.	Material Damage For SI up to 100Cr per location- 5% of Claims amount subject to min of INR 5 lakhs From SI 100 Cr and up to 1500Cr per location - 5% of Claims amount subject to min of INR 10 lakhs From SI 1500Cr and up to 2500cr per location - 5% of Claims amount subject to min of INR 25lakhs Business Interruption FLOP - 7 days of standard gross profit.	4,23,575	31-03-2026 to 30-03-2027	

**Non-GMC- Price Bid Format**

Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
2	Standalone Terrorism	Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, solar plant HVDS Transformers, Office Equipment's including furniture and fixtures, Capital Works in progress, Transformer repair shop Dwarka and Punjabi Bagh, Sub Station, IT Equipment's more than 6 years old, Transmission Towers, Charging point, HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, Transmission line within 1500 feet from any insured premises, substations, offices etc (as per treaty) (Details as per quote slip Above).	Property Damage due to terrorism	1% of Claim Amount Subject to a minimum limit of Rs 1 Lac and a maximum limit of Rs 10 lacs. Business Interruption: 3 days Each and every loss.	PD 9,83,651 BI 1,50,000	31-03-2026 to 30-03-2027	
3	Standard Fire and Special Peril Policy (Other than Grids)	Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape, Land fill including temporary structure porta cabin sheds etc and any other civil structure etc Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, solar plant HVDS Transformers, Office Equipment's including furniture and fixtures, Charging Points ,Capital Works in progress, Transformer repair shop Dwarka	All assets other than grids including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.	Sum Insured Up to 10 Crs 5% of the claim amount subject to minimum of Rs.10,000/- Sum Insured Up to 10 Crs to 100 Crs 5% of the claim amount subject to minimum of INR.25,000/- Sum Insured 100 Crs to 1500 Crs 5% of the claim amount subject to minimum of Rs.500,000/- 5% of the claim amount subject to minimum of Rs.1,000,000/-	5,60,076	31-03-2026 to 30-03-2027	

**Non-GMC- Price Bid Format**

Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
		and Punjabi Bagh, Sub Station, IT Equipment's more than 6 years old, Transmission Towers, Charging Point, HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, Transmission line within 1500 feet from any insured premises, substations, offices etc (as per treaty Wording) and other accessories in the distribution area. Store and scrap Store. (Details as per quote slip Above).		Sum Insured up to 1500 Crs to 2500 Crs 5% of the claim amount subject to minimum of INR .2,500,000/- Sum Insured up to Above 2500 Crs 5% of the claim amount subject to minimum of INR.5,000,000/-			
4	Burglary (Other than Grids)	Buildings (all buildings other than Grids) including but not limited to boundary walls, internal roads, streetlights, fencing, landscape, Land fill including temporary structure porta cabin sheds etc and any other civil structure etc Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, solar plant HVDS Transformers, Office Equipment's including furniture and fixtures, Charging Points, Capital Works in progress, Transformer repair shop Dwarka and Punjabi Bagh, Sub Station, IT Equipment's more than 6 years old, Transmission Towers, HT/LT distribution network including 415V and below electrical lines and related equipment's	All assets other than grids including but not limited to building, plant and machinery, solar plant, other electrical and electronic items, furniture, fixtures, fittings, and all other contents pertains to insured business / trade.	INR 1,500/- for each and every claim	5,60,076	31-03-2026 to 30-03-2027	

**Non-GMC- Price Bid Format**

Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
		including wiring, insulators, poles, streetlights, Transmission line within 1500 feet from any insured premises, substations, offices etc (as per treaty Wording) and other accessories in the distribution area. Store and scrap Store. (Details as per quote slip Above).					
5	Electronic Equipment Insurance (EEI)	Including but not limited to Servers, PC, Scanner, Printer, Barcode Reader, Projector, CCTV, SCADA RTU and FRTU AUDIO /VIDEO SYSTEM, UPS, PC, PDS, POSS,AMR Machines, any kinds of equipments and Telecom equipment's pertaining to insured trade (Details as per quote slip Above).	Fire & Allied Perils like Earthquake and STFI this covers Electrical / Mechanical breakdown of assets.	Excess: a) For equipment with value up to Rs. 1 lakh - i) Equipment (other than Winchester Drive) 5 % of claim amount subject to a minimum of Rs.1, 000/- ii) Winchester Drive 10 % of claim amount subject to a minimum of INR. 2, 500/- b) For equipment with value more than Rs. 1 lakh –i) Equipment (other than Winchester Drive) 5 % of claim amount subject to a minimum of INR.2, 500/-ii) Winchester Drive- 25 % of claim amount subject to a minimum of Rs. 10,000/-	4,358.23	31-03-2026 to 30-03-2027	
6	Portable Electronic Equipment Insurance (PEEI)	Including but not limited to Portable equipment's comprising of laptop, tabs, i-pads projectors, PDS machine, CMRI, , PD Measurement Machines, mobile phones, testing equipment's and any other portable items etc. pertaining to insured trade. (Details as per quote slip Above).	Electrical / Mechanical Breakdown, Burglary etc	INR 500/- for Each and Every Claim	1,404.30	31-03-2026 to 30-03-2027	

Non-GMC- Price Bid Format							
Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
7	Money Insurance Policy	Money in transit and money in safe (Details as per quote slip Above).	All risk related to money movements	NIL	As per above quote slip	31-03-2026 to 30-03-2027	
8	Marine Transit Insurance Policy	All new items used for electricity distribution including administrative items (Transit: Anywhere in India to anywhere in India) (Details as per quote slip Above).	Loss of consignment and other marine perils	0.25% of the claim amount subject to a minimum of INR 5,000 for EEL	90,000	31-03-2026 to 30-03-2027	
9	GPA Policy (Cash Carrying Employees both permanent and Contractual)	GPA Policies (Cash Carrying Employees both permanent and Contractual) (Details as per quote slip Above).	Coverage Table C Death, permanent Partial Disability, permanent Total Disability	NA	As per above quote slip	01-04-2026 to 31-03-2027	
10 (a)		GPA Policies (Permanent employee) (Details as per quote slip Above).	As per quote slip	NA	As per above quote slip		
10 (b)	GPA Policy	Individual Benefit loading is required	Burns - 2.5% of Sum Insured subject to maximum of INR 25000			01-04-2026 to 31-03-2027	
			Broken Bones -2.5% of Sum Insured subject to maximum of INR 25000				

Non-GMC- Price Bid Format								
Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)	
			Snake Bite/Animal Bite-2.5% of Sum Insured subject to maximum of INR 25000					
11 (a)	GPA Policy	GPA Policies (Contractual employees) (Details as per quote slip Above).	As per quote slip	NA	As per above quote slip	01-04-2026 to 31-03-2027		
11 (b)		Individual Benefit loading is required	Burns - 2.5% of Sum Insured subject to maximum of INR 25000					
		Broken Bones -2.5% of Sum Insured subject to maximum of INR 25000						
		Snake Bite/Animal Bite-2.5% of Sum Insured subject to maximum of INR 25000						
12	Special Contingency Policy for materials issued to contractor from stores up to installation of the same and movement of material from Main Stores to Main as well as Sub-stores	1. Marine - For movement of new / old materials pertaining to insured trade from stores to installation sites or sub-stores. 2. Standard Fire and special perils including earthquake. 3. Accidental external damage at site during storage and /or installation by any means. 4. Burglary including Theft, RSMD. 5. Any breakdown whilst testing at the time of installation (Details as per quote slip Above).	Any breakdown whilst testing at the time of installation, Marine, Fire, Burglary, and external Accidental Damage,	5% of the claim amount subject to minimum of INR. 10,000/- for all claims	Stocks related to trade (Fire) INR 1000.00 Stocks (Burglary) INR 1000.00 Transit INR 90,00.00 Accidental damage INR 1000.00 Breakdown while testing at the time of installation INR 1000.00	31-03-2026 to 30-03-2027		

Non-GMC- Price Bid Format							
Sr. No.	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR (figures & words)
13	Fidelity Guarantee Insurance Policy	1.Coverage of all employees (permanent, temporary on rolls or not) on unnamed basis 2.Fidelity cover of cash, stock & assets against all employees (Details as per quote slip Above).	All risk related to Fidelity cover.	1 % of claim amount subject to minimum of INR.5,000/-	AOA / Per Employee Limit – 1 Crore AOY / Total Sum Insured (All Employees on the mentioned locations) – 5 Crore.	31-03-2026 to 30-03-2027	
14	Machinery Breakdown Insurance Policy	All Dry types of Transformers including ACB and RMU , Metering Cubicle FRTU pertain to BRPL	Fire & Allied Perils like Earthquake and STFI this covers Electrical / Mechanical breakdown of assets	As per MBD Tariff / Council	1,56,754	31-03-2026 to 30-03-2027	
15	Standard Fire & Special Perils for Transmission & Distribution Lines including LT and HT Lines	Underground and Overhead) of 11 KV & above and LT Lines Transmission & Distribution Assets including Towers, Feeder Pillars, Service Pillars, Poles, Insulators,	As per Quote Slip	As per Quote Slip	3,47,822	31-03-2026 to 30-03-2027	
<b>TOTAL (A)</b>							

The quoted premium has to be in figure and words

**PRICE BID FOR GMC POLICIES**

**PART A**

S. No	Policy Period	Type of Policy	Plan	Family Structure/Coverage	Sum Insured in INR	Net Premium incl. GST In INR (figures)	Net Premium incl. GST In INR (word)	Remarks
1 (a)	1st April,2026 to 31st March,2027	Mediclaime Policies – Employees	Option 1 (Expiring Traditional Plan)	Employee + Spouse + Child	3 Lakh			<b>Option 1 - Traditional Plan (ESC) As expiring *Per Family Rater Required without age Band</b>
				Employee + Spouse + Child	4 Lakh			
				Employee + Spouse + Child	5 Lakh			
				Employee + Spouse + Child	6 Lakh			
1 (b)	1st April,2026 to 31st March,2027	Mediclaime Policies – Employees	Plan 1	Employee Only	4 Lakh			<b>Option 2 - FLEX (Employee)</b> 1. Employees can change the family structure but can't decrease the Sum Insured.  2. Employees with default SI (ESC) can opt for Employee only with enhanced SI option.  3. Emp. at default SI of 3L (ESC) Plan 8 can opt for E only with SI 4L & higher. Premium for ESC 3L (Plan 8) should be equivalent to premium of E only 4 L (Plan 1)  4. Emp. at default SI 4L (ESC) Plan 9 can only choose E only plan with SI 5L & higher. Premium for ESC 4L (Plan 9) should be equivalent to premium of E only 5L (Plan 2)  5. Emp. at default SI 5L (ESC) Plan 10 can only choose E only plan with SI
			Plan 2	Employee Only	5 Lakh			
			Plan 3	Employee Only	6 Lakh			
			Plan 4	Employee Only	8 Lakh			
			Plan 5	Employee Only	10 Lakh			
			Plan 6	Employee Only	12 Lakh			
			Plan 7	Employee Only	15 Lakh			
			Plan 8	Employee + Spouse + Child	3 Lakh			
			Plan 9	Employee + Spouse + Child	4 Lakh			
			Plan 10	Employee + Spouse + Child	5 Lakh			
			Plan 11	Employee + Spouse + Child	6 Lakh			
			Plan 12	Employee + Spouse + Child	8 Lakh			
			Plan 13	Employee + Spouse + Child	10 Lakh			
			Plan 14	Employee + Spouse + Child	12 Lakh			
			Plan 15	Employee + Spouse + Child	15 Lakh			

								<p>6L &amp; higher. Premium for ESC 5L (Plan 10) should be equivalent to premium of E only 6L (Plan 3)</p> <p>6. Emp. at default SI 6L (ESC) Plan 11 can only choose E only plan with SI 8L &amp; higher. Premium for ESC 6L (Plan 11) should be equivalent to premium of E only 8L (Plan 4)</p> <p>6. Emp. only plans with SI 10L, 12L, 15L can have premium independent of ESC premiums</p>								
2	1st April,2026 to 31st March,2027	Mediclaim Policies - Employees Additional Benefits in Base Policy		<p>Dependent Coverage in case of death of Employee - To be covered till policy period in case of death of employee in between the policy period.</p> <p>Organ Donor- To be covered in case of organ transplant</p> <p>Organ Transplant - Cost of surgery covered in Organ transplant; organ cost not covered</p> <p>Cost of Prosthetics/ Mobility Aids - Covered with sublimit of INR 50,000</p> <p>Modern Treatments - To be covered</p> <p>Lasik Treatment - Covered if correction index is beyond +-6.5</p> <p>Dialysis at Home - Dialysis covered at home. Cost of the equipment is not covered.</p> <p>Dual Coverage for Self and Spouse - To be covered, premium will be charged for both families.</p> <p>Autism Cover - Cover to be applicable only in case of children who have been diagnosed with ASD by a registered medical practitioner with either of following qualifications Child neurologist/child psychologist or psychiatrist/developmental paediatrician.; Applicable for treatments like behaviour management/modification therapy/medication/speech/occupational and physical therapies for child alone. Sublimit till 1 lakh , 1,500 per session.</p>				Individual Benefit loading is required								
3	1st April,2026 to 31st March,2027	GMC Top Up Policies – Employee	As per quote slip (Voluntary basis)	<table border="1"> <tr> <td>Employee + Spouse + Child</td> <td>3 Lakh</td> </tr> <tr> <td>Employee + Spouse + Child</td> <td>4 Lakh</td> </tr> <tr> <td>Employee + Spouse + Child</td> <td>5 Lakh</td> </tr> <tr> <td>Employee + Spouse + Child</td> <td>6 Lakh</td> </tr> </table>	Employee + Spouse + Child	3 Lakh	Employee + Spouse + Child	4 Lakh	Employee + Spouse + Child	5 Lakh	Employee + Spouse + Child	6 Lakh				No minimum enrollment Voluntary Top Up Plan (ESC) As expiring Deductible will be the Base Default Sum Insured
Employee + Spouse + Child	3 Lakh															
Employee + Spouse + Child	4 Lakh															
Employee + Spouse + Child	5 Lakh															
Employee + Spouse + Child	6 Lakh															

								<b>*Per Family Rater Required without age Band</b>
4 (a)	1st April,2026 to 31st March,202 7	Voluntary Medicclaim Policies – Parents	Option 1 (Expiring Traditiona l Plan)	Employee + Spouse + Child	3 Lakh			<b>Option 1 - Voluntary (Parents) As expiring *Per Family Rater Required without age Band</b>
				Employee + Spouse + Child	4 Lakh			
				Employee + Spouse + Child	5 Lakh			
				Employee + Spouse + Child	6 Lakh			
4 (b)	1st April,2026 to 31st March,202 7	Voluntary Medicclaim Policies – Parents	Plan 1	1 Parent	3 Lakh			<b>Option 2 - FLEX Voluntary (Parents) Policy (No minimum participation)</b>
			Plan 2	1 Parent	4 Lakh			
			Plan 3	1 Parent	5 Lakh			
			Plan 4	1 Parent	6 Lakh			
			Plan 5	1 Parent	8 Lakh			
			Plan 6	1 Parent	10 Lakh			
			Plan 7	2 Parents	3 Lakh			
			Plan 8	2 Parents	4 Lakh			
			Plan 9	2 Parents	5 Lakh			
			Plan 10	2 Parents	6 Lakh			
			Plan 11	2 Parents	8 Lakh			
			Plan 12	2 Parents	10 Lakh			
			Plan 13	2 Parents	15 Lakh			
			Plan 14	3 Parents	8 Lakh			
			Plan 15	3 Parents	10 Lakh			
			Plan 16	3 Parents	15 Lakh			
			Plan 17	3 Parents	20 Lakh			
			Plan 18	4 Parents	8 Lakh			
			Plan 19	4 Parents	10 Lakh			
			Plan 20	4 Parents	15 Lakh			
			Plan 21	4 Parents	20 Lakh			
5	1st April,2026 to 31st March,202 7	Voluntary Medicclaim Policies - Parents	Dialysis at Home - Dialysis covered at home. Cost of the equipment is not covered. - Expenses covered up to INR 1 Lakh				<b>Individual Benefit loading is required</b>	
		Additional Benefits in Base Policy	Age Related Macular Degeneration (ARMD)- up to 50,000 per family - Covers treatment of age related macular degeneration to covered on daycare basis. These would include (but not limited to) intravitreal injections (Avastin & Lucentis injections) & corrective surgeries					
6	1st April,2026	GMC Top Up	As per quote slip	Upto 2 Parents	3 Lakh			<b>No minimum enrollment Voluntary Top Up Plan</b>
				Upto 2 Parents	4 Lakh			

	to 31st March,202 7	Policies – Parents	(Voluntar y basis)	Upto 2 Parents	5 Lakh			<b>(Parents) As expiring *Per Family Rater Required without age Band</b>
				Upto 2 Parents	6 Lakh			
<b>PART B</b>								
7	1st April,2026 to 31st March,202 7	Voluntary Child Care Plan (Health Plus Plans)		All Children which are covered in the base plan				<b>Per Family Rate is required (No minimum participation)</b>
8	1st April,2026 to 31st March,202 7	Voluntary Elder Care Plan (Health Plus Plans)		Any Parent/Parent-in-law (not necessarily to be covered under base policy)				<b>Two Options Required Option 1 - Per Parent Rate is required Option 2 - Two Parents Rate is required (No minimum participation)</b>
9	1st April,2026 to 31st March,202 7	Voluntary OPD (Health Plus Plans)	Plan 1	Employee, Spouse, Children covered in Base Plan	10,000			<b>Per Family Rate is required (No minimum participation) Lock-In of 2 Years</b>
			Plan 2	Employee, Spouse, Children covered in Base Plan	15,000			
			Plan 3	Employee, Spouse, Children, Parents, Parents in law covered in Base Plan	25,000			
10	1st April,2026 to 31st March,202 7	Voluntary Employee Critical Illness (Health Plus Plans)	Plan 1	Employee Only (Waiting Period 90 days & Survival Period -30 days)	5 lakh			<b>Per Member Rate is required (No minimum participation) Lock-In of 2 Years</b>
			Plan 2	Employee Only (Waiting Period 90 days & Survival Period -30 days)	10 Lakh			
			Plan 3	Employee Only (Waiting Period 90 days & Survival Period -30 days)	20 lakh			
			Plan 4	Employee Only (Waiting Period 60 days & Survival Period -30 days)	5 lakh			
			Plan 5	Employee Only (Waiting Period 60 days & Survival Period -30 days)	10 Lakh			
			Plan 6	Employee Only (Waiting Period 60 days & Survival Period -30 days)	20 lakh			
11	1st April,2026 to 31st March,202 7	Voluntary Spouse Critical Illness (Health Plus Plans)	Plan 1	Spouse Only (Waiting Period 90 days & Survival Period -30 days)	5 lakh			<b>Per Member Rate is required (No minimum participation) Lock-In of 2 Years</b>
			Plan 2	Spouse Only (Waiting Period 90 days & Survival Period -30 days)	10 Lakh			
			Plan 3	Spouse Only (Waiting Period 90 days & Survival Period -30 days)	20 Lakh			
			Plan 4	Spouse Only (Waiting Period 60 days & Survival Period -30 days)	5 lakh			
			Plan 5	Spouse Only (Waiting Period 60 days & Survival Period -30 days)	10 Lakh			
			Plan 6	Spouse Only (Waiting Period 60 days & Survival Period -30 days)	20 lakh			

12	1st April,2026 to 31st March,2027	Voluntary Fitness Plan (Health Plus Plans)	Plan 1	Cult centres only				Per Member Rate is required (No minimum participation)
			Plan 2	All Fitness centres excluding Cult centres				

**Total B**

**Please quote the premium in figure and words.**

Liability Policies								
Sr. No.	Type of Policy	Coverage Territory	Major Coverages	Excess Under Each Policy	Limits	Proposed Period	Policy	Premium(Including GST) In INR (figures& words)
1	Public Liability Act Insurance	Entire distribution network in East and Central Delhi	As per PL Act	NA	AOA:AOY: 250 crore:500 crore	01-04-2026 to 31-03-2027		
2	Cyber Liability Insurance	Worldwide	Data Breach, Business Interruption, Forensic expenses	As mentioned in annexure	Option 1 INR 30 Crore in aggregate Option 2 INR 50 Crore	01-04-2026 to 31-03-2027		
3	Crime Liability Insurance	Worldwide	Employee dishonesty, third party crime	As mentioned in annexure		01-04-2026 to 31-03-2027		
4.	Commercial General Liability	India	Bodily Injury and property damage to third party	As mentioned in annexure	Option 1 INR 50 Crore Option 2 INR 60 Crore	01-04-2026 to 31-03-2027		

5.	Directors and Officers Liability Insurance	Worldwide	Claims arising out of alleged wrongful acts against directors and officers of company, Entity Employment practice liability claims	As mentioned in annexure	Option 1 INR 75 Crore Option 2 INR 100 Crore	01-04-2026 to 31-03-2027	
6.	Regulatory Liability Policy	India	Claims arising out of liability under DERC regulation	As mentioned in annexure	INR 5 Crores	01-04-2026 to 31-03-2027	
<b>TOTAL(C)</b>							

\*Please quote the premium in figure and words.

<b>Grand Total (A+B+C)</b>	
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\*Please quote the premium in figure and words.

**Note:**

- BSES Reserves the right to place Non-GMC, GMC, and Liability policies either with a single insurer or may split the policies between insurers.
- All the Sum Insured values as provided in Broker slip are tentative values and are bound to change. Final data will be shared at the time of placement of policies.