

Response to bidders queries			
Sl.No	Clause Reference	Description	BYPL Response
1	-	IAR, SFSP Policy	Nature of loss under IAR and SFSP policies ICR, including losses split of AOG and non-AOG Claim MIS attached
2	-	IAR Policy	Maximum SI at each location or location was SI under IAR. Details will be share at the time policy issuance please note top locations sum insured of Approx Max SI in INR 52 Crores approx.
3	-	Burglary	In burglary the number of incidences is high. Kindly let us know the nature of loss - Theft /burglary and also the most vulnerable items and their security arrangements. Please also let us know the PML or accumulation of risk. Please refer the Claim MIS for nature of loss, PML calculation and items involved. Please note that as far as security is concern it is not possible to deploy security personal in whole area as entire East & Central Delhi locations are covered under our burglary policy
4	-	EEL	Any AMC for the equipment under EEL. Information not available.
5	-	SCP policy	Nature of loss under SCP Policy for 19-20 & 20-21 There was a riot happened in Feb-2020 and damaged on Cable drums including cable.
6	-	Marine	Policy copy of Marine cover or confirmation regarding minimum premium charged (as discussed with one of the insurers in the meeting). Kindly note that insured have availing minimum rate under this policy
7	-	GPA Policy	In GPA Kindly confirm PML, maximum SI of one individual and how many times of the monthly salary coverage has been sought. Employee data. Maximum SI is as per standard GPA policy.
8	-	SAT policy	In SAT, let us have the ingress/egress data; There is no data available for this clause.
9	-	Fire Policy	Would request for past 5 yrs claim MIS along with cause of loss whether Fire or Nat Cat and location address- Last 3 years claim MIS attached
10	-	EEL Policy	What is age of items as proposed in EEL insurance, highest value of single item in EEL Please refer tender
11	-	Marine Policy	In Marine, please share last 3 yrs. S.I. utilization & premium details: FY Sum insured INR Net Premium INR 2019-2020 2,00,00,00,000 1,00,000 2020-2021 40,00,00,000 50,000 2021-2022 1,50,00,00,000 1,87,500
12	-	Marine Policy	Whether ODC cargo involved in marine and if yes then SI for the same along with list of equipment's Yes, ODC cargo involved for SI of INR 5 Cr, Item will be Power Transformer
13	-	SCP policy	Plz share expiring SCP policy in order to confirm coverage under the same Please refer Tender, policy had issued as per tender condition only
14	-	SFSP & Burglary Policy	In Split between open and closed storage Please refer tender document
15	-		Please share the cause of loss, area affected, and post loss measures taken, if any For cause of loss please refer claim MIS, further please note that risk management activities are going on regular basis and for these reason, frequency of all type of losses are reduced.
16	-		Whether inspection report or any photos are available for storage location Not available
17	-	GPA Monet handler Policy	a. Expiry policy total SI at inception, Expiry policy total members at inception. Please refer tender

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18	-		b. Expiry policy total premium (Excl ST) at inception, Exact Job profile of members to be covered.	Please refer tender
19	-		c. Kindly arrange to provide the claim history/confirmation for last 3 years along with lives and premium paid Ratio/percentage of Gunman.	No claim reported in GPA Money handler policy for last 3 years.
20	-		d. Member data in excel format for both GPA (Money handlers) with Employee code, DOB, Grade/designation, department name, salary details and sum insured.	Will provide at the time of Policy placement.
21	-		e. Kindly arrange for expiring policy coverage details / policy copy –	Please refer tender
22	-		Provide details of nature of Losses and preventive measures	for nature of losses please refer our claim MIS further please note risk management activities are going on regular basis and for this reason, frequency of all type of losses are reduced
23	-		Free automatic reinstatement of Sum Insured up to 10% (No sublimit given in tender). Further few add-ons asked as Actual/without limit, pls note sub limit has to be specified	Please refer the tender documents and quote accordingly.
24	-	SFSP Policy	In SFSP, understand only grid station assets are covered and no T&D lines outside premises. Pls confirm.	Please note that under SFSP policy other than Grids station assets are covered, Kindly note T&D lines are covered as per treaty wording i.e., 1500 Ft to and from, From Grid/insured premises
25	-	IAR, SFSP & Burglary Policy	For IAR, Fire and Burglary, SI break-up location wise will be required to arrive at our capacities. Else capacity to be restricted	Please refer tender documents
26	-	SFSP & Burglary Policy	In Fire, RFQ description include open and closed godowns. Store locations to be further confirmed	Please refer tender documents
27	-	Burglary policy	Building is proposed to be covered in Burglary policy which is incorrect. Please check and confirm	This is correct building items are covered under our burglary policy
28	-		Please share expiring policy copies and or whether excess/coverages are same in PYP as sought in RFQ. Pls confirm on deviations as well	Please quote as required in this tender only
29	-	Money Policy	Confirm break-up of Money in safe/ Hold up counter. Why such high SCL?	Please refer tender documents
30	-	Money Policy	In money, Safety measures are taken as Guards, closed wagon vehicle etc	Please refer attached document
31	-	SAT policy	Deductible in expiry SAT policy, Expiring premium/Insurer details	Please refer attached document
32	-	Burglary policy	In burglary Larceny coverage is also required was this covered last year as well	Please refer attached document

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33	-	Burglary policy	Breakdown of transformer due to theft of oil is required under burglary policy this is consequential loss please share wordings for the same.	Kindly note that the Breakdown of transformer due to theft of oil loss will payable as per reinstatement value and this is existing cover under our policy.
34	-		Split of Add-Ons under the head of MD & FLOP	
35	-	Fidelity Guarantee policy	Confirm the number of employees	Please refer tender
36	-	Clause Wordings required for the below mentioned add-on covers	a. Service interruption clause.	attached
37	-		b. Innocent misdescription clause.	
38	-		c. Unrepaired damage clause.	
39	-		d. Margin Clause	
40	-		e. Vitiating clause wordings	
41	-		f. Repeat tests clause	
42	-		g. Interruption by civil or military clause	
43	-			
44	-	EB Policy Policies	A. Claim dump for both the policies Emp and Parents for last 3 years	Claim MIS attached
45	-		B. Latest claim MIS	Claim MIS attached
46	-		C. Member data for both the policies Emp and Parents	Claim MIS attached
47	-		D. Expiry policy copies for both accounts in order to confirm expiring coverage	Please refer tender RFQ slips. Policy copy will not be shared.
48	-	Liability Policies		
49	-	D&O Policy	a. D&O Policy & Proposal form - Audited financial account statement and number of directors-	Latest financial attached
50	-	CGL Policy	b. kindly provide us claim experience of CGL FY 2021-2022, if any:	NIL claim
51	-	Public Liability	c. Public Liability - Turnover of the insured	Latest financial attached
52	-	Cyber Policy	d. Cyber policyDetails requested as per Risk Questionnaire shared	Questionnaire & Proposal form attached
53	-	Crime Policy	e. Crime Policy: Please provide Proposal form Expiring policy details, premium deductibles- Proposal form will be shared, for policy details please refer tender.	Proposal form attached
54	-	Business Continuity	f. Business Continuity Plan and Network Security plan –	will be provided
55	-	Estimated T/O	g. Estimated T/o for 22-23 for Public Liability Act.	Latest financial will be provided