

<b>CORRIGENDUM 1</b>	Pre-Bid Queries & Clarifications
<b>Date:</b>	01/03/2024
<b>BYPL NIT NO:</b>	CMC/BY/23-24/RS/SvS/AvS/40 Dated: 22.02.2024
<b>Work:</b>	Renewal of Various General Insurance Policies in BYPL for the F.Y. 2024-25

Sl. No	NIT Clause Reference	Description	Bidder's Query	BYPL's Reply / Clarifications
1	General	Property Insurance	Loss details/Detailed claim MIS till date along with the bifurcation of AOG, NON- AOG & MBD losses	Will be shared via email by the Appointed Broker
2	General	Property Insurance	Write up on the maintenance activities followed by BSES.	It is as per internal process and we follow our SOP to do time to time maintainance activity
3	General	Property Insurance	Premium vs updated claims for last three years with detailed claims MIS	Will be shared via email by the Appointed Broker
4	General	Property Insurance	Major precautions taken by the client after the losses	It is as per internal process and we follow our SOP to do time to time maintainance activity and loss prevention activities
5	General	Property Insurance	Claims figure to be considered in Lacs or Cr	INR Lacs
6	General	Property Insurance	Claims/no. of claims paid in cable damage	Claims MIS will be shared by appointed broker via email
9	General	Property Insurance	Last year co-insurance pattern	Please refer to the tender terms and conditions
10	General	Property Insurance	Location wise SI bifurcation for the IAR	Highest single location sum insured will be shared by appointed broker via email
11	General	Property Insurance	Wordings for the below add-ons: Service interruption clause, Innocent misdescription clause, Interruption by civil or military clause, Unrepaired damage clause, Repeat tests clause.	Will be shared via email by the Appointed Broker
12	General	Property Insurance	Nature of Losses and preventive measures taken by client for big loses i.e. 223.28 Lakhs claim in 2022-23	It is as per internal process and we follow our SOP to do time to time maintainance activity and loss prevention activities
13	General	Property Insurance	RFQ/Premium working sheet/System quotes.	Please refer to the tender terms and conditions
14	General	Property Insurance	For claims process & survey related points, pls check with claims team. In addition On Account Payment Clause, Nominated Loss Adjuster Clause & NOC aspect also.	Query not clear
15	General	Property Insurance	List of Grid Sub stations with Top Location Sum Insured.	Highest single location sum insured will be shared by appointed broker via email
16	General	Property Insurance	Free automatic reinstatement of Sum Insured up to 10% ( No sublimit given in tender). Further few add-ons asked as Actual, pls note sub limit has to be specified or our quote will be having the sub limit.	Please refer to the tender terms and conditions
17	General	Property Insurance	Few add-ons not filed with us so please mention the same in Deviation Declaration (Annexure II). This is for IAR as well as for fire & in other policies as well.	Please refer to the tender terms and conditions
18	General	Property Insurance	In SFSP, understand only grid station assets are covered and no T&D lines outside premises. Pls confirm.	Please refer to the tender terms and conditions
19	General	Property Insurance	For IAR, Fire and Burglary, SI break-up location wise will be required to arrive at our capacities. Else capacity to be restricted.	Highest single location sum insured will be shared by appointed broker via email
20	General	Property Insurance	Building is proposed to be covered in Burglary policy which is incorrect. Please check and confirm.	Please refer to the tender terms and conditions
21	General	Property Insurance	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 refer to the tender terms and conditions
22	General	Property Insurance	Confirm break-up of Money in safe/ Hold up counter. Single carrying limit missing. Any sub limits for terrorism.	Please refer to the tender terms and conditions
23	General	Property Insurance	Deductible in expiry SAT policy, Expiring premium/Insurer details.	Please refer to the tender terms and conditions

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24	General	Property Insurance	List of items which will be covered under SCP. Also note that coverage are too extensive in SCP which will be difficult for us to match. Confirm Expiring SCP Rate	Please refer to the tender terms and conditions
25	General	Property Insurance	Confirm if T&D lines beyond 1500 feet from any insured premises/substations/offices etc. are also covered? If yes, then specify their SI value	Please refer to the tender terms and conditions
26	General	Property Insurance	Location wise SI bifurcation for PML estimation	Highest single location sum insured will be shared by appointed broker via email
27	General	Property Insurance	Building & other civil structure SI should not be part of Burglary SI, plz re-confirm the correct Burglary SI	Please refer to the tender terms and conditions
28	General	Property Insurance	Confirm if EEI and MBD SI is already part of Fire SI?	Please refer to the tender terms and conditions
29	General	Property Insurance	W.r.t. SCP cover, plz confirm:	
a	General	Property Insurance	What is the SI of second hand items and sub-limit of dismantling/re-erection cover?	Please refer to the tender terms and conditions
b	General	Property Insurance	What is the address of storage locations and what is the max. single project SI & duration	Please refer to the tender terms and conditions
30	General	Property Insurance	W.r.t. SAT, plz confirm the required deductible & target premium. Also confirm what is the basis of BI SI Rs. 1500 Cr (though the corresponding FLOP SI in IAR is only Rs. 1 Cr)	Please refer to the tender terms and conditions
31	General	Property Insurance	Who is the expiry insurer/co-share pattern	Please refer to the tender terms and conditions
32	General	Property Insurance	Trust that top location SI is maximum Rs100 Crores.	Highest single location sum insured will be shared by appointed broker via email
33	General	Property Insurance	Occupancy wise SI bifurcation for other than grid location under SFSP policy.	Highest single location sum insured will be shared by appointed broker via email
34	General	Property Insurance	Location wise SI bifurcation for other than grid location under SFSP policy.	Highest single location sum insured will be shared by appointed broker via email
35	General	Property Insurance	Expiring policy copies.	Please refer to the tender terms and conditions
36	General	Property Insurance	Trust that BI SI limits (Rs.1 Cr in IAR and Rs.1500 Cr in SAT) are notional only	Please refer to the tender terms and conditions
37	General	Property Insurance	Workings in excel.	Please refer to the tender terms and conditions
38	General	Marine Insurance	Proportion of ODC out of 100% sum insured.	Please refer to the tender terms and conditions
39	General	Marine Insurance	PSL is INR 20 Cr, what type of cargo with such high worth will be carried in one go?	Material related to electricity distribution business e.g. Power Transformer, package sub-station etc
40	General	Marine Insurance	Mentioned excess in tender is expiring or not.	As per expiring
41	General	Marine Insurance	Utilised Sum Insured for last 3 years	100% of policy sum insured utilised
42	General	Marine Insurance	Last 3-year claim : premium	Will be shared via email by the Appointed Broker
43	General	Marine Insurance	Also, pls confirm if the sum insured includes any FOB exports or CIF imports?	This policy is only for domestic purchases and purchase return
44	General	Marine Insurance	Cause of loss, property affected and place of loss for Marine claim in in 2019-20	Claims MIS will be shared by appointed broker via email
45	General	Marine Insurance	Are transformers carried as cargo?	Yes
46	General	Marine Insurance	Last year's L1 to L5 pricing	Cannot be shared
47	General	Marine Insurance	Expiry rate in Marine.	Cannot be shared

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48	General	GPA	Complete renewal data, with name, age, SI and designations.	Data is already with every insurer, please refer emails sent on 23rd February. Designation data will be shared via email by the Appointed Broker
49	General	GPA	Any lives involved in working heavy machineries? Please provide count	Nil
50	General	GPA	Any lives involved in working above the height of 10 meters? Count?	Nil
51	General	GPA	Any lives involved in working in transmission wires? Count?	Nil
52	General	GPA	Policy type – named or unnamed?	Named Basis, Please refer to the tender terms and conditions
53	General	GPA	Inception Premium excluding GST for both entities	Please refer tender terms and conditions
54	General	GPA	Premium to be paid by whom?	Please refer tender terms and conditions
55	General	GPA	Is it Mandatory Or Voluntary cover?	Mandatory Cover
56	General	GPA	Terms mentioned on TENDER COPY is part of expiry or Proposed benefits? If Proposed, need to know expiry benefits.	Please refer tender terms and conditions
57	General	GPA	Also as per TENDER COPY any add-on Cover sections, please share below details:- A) Bifurcation of contractual employees, permanent employees? If any B) To release our best quote, Request you share last 3 years up to date Claims MIS, inception lives ,end lives ,end premium to analyse the trend in the policies. (For both entities)	Please refer tender terms and conditions
58	General	GPA	Pls do mention claims are updated as on which date. Claim amount should mention Paid+OS claims Also confirm if there is any Broker/Intermediators involved	It's updated till tender release date
59	General	GPA	Active Data for GPA ( Money Handlers) mentioning the Sum Insured.	It's graded (10 lakh, 8 lakh, 5 lakh) as mentioned in tender (as per tabular format)
60	General	GPA	Expiring Policy Copies	Please refer tender terms and conditions
61	General	GPA	Original claim MIS mentioning relationship/name/ all details.	Please refer tender terms and conditions
62	General	GPA	Last 5 years GPA claim details.	Please refer tender terms and conditions
63	General	GMC	Please share expiring policy copy, last 3 year's Claims MIS, Endorsement data for last 3 years, Details for TPA for the current year (Internal/external) & Client's preference	Please refer tender terms and conditions, Claim MIS will be shared via email by the Appointed Broker
64	General	GMC	Renewal data for GMC	Already shared
65	General	GMC	As on date premium paid to polices.	Please refer tender terms and conditions
66	General	GMC	Top up , share minimum participation of enrollment for Top up , basis of sum insured/SI band in Top up and last 3 years claim dump of base policy	No minimum participation condition will be accepted, please quote accordingly
67	General	GMC	Updated Claim summary in PDF	Claims MIS is available in excel format only
68	General	GMC	Updated Claim dump (Claim dump shared is of 30/01/24- updated details required )	Please quote as per shared MIS only

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69	General	GMC	Kindly confirm is Tender on Expiring terms (If anything is mentioned as proposed changes , kindly confirm. In Tender in Page No. 58 , Regarding Sum Insured : Option-1 & Option-2 is mentioned. Kindly confirm is Option -1 as Expiring? & Option-2 is proposed? Rest everything is as per expiring?) We need clarity on Expiring and Proposed coverages.	Terms are as per expiring policy except proposed benefits as mentioned below. Option 1 is expiring Sum Insured. Proposed Benefits: 1. Maternity Benefit/ Related Complications 2. Well Baby Expenses 3. Emergency Air Ambulance Charges 4. LGBTQ 5. Continuity Benefits
70	General	---	Request for Relaxation on Solveny Ratio	Tender Condition shall prevails