

## **BSES YAMUNA POWER LIMITED (BYPL)**

### **Notice Inviting Tender (NIT)**

**FOR**

**Renewal of Various General Insurance Policies in BYPL for the F.Y. 2026-27**

**NIT No.: CMC/BY/25-26/RS/VK/43**

**Dated: 19.02.2026**

<b>DATE AND TIME OF PRE-BID MEETING</b>	<b>27-02-2026 at 15:00 HRS</b>
<b>DATE OF SUBMISSION OF BID</b>	<b>11-03-2026 up to 13:00HRS</b>
<b>DATE OF OPENING OF BID</b>	<b>11-03-2026 at 14:30 HRS</b>

#### **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 A 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.

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## **INTRODUCTION**

### **BSES Yamuna Power Limited in Delhi**

Following the privatization of Delhi's power sector and unbundling of the Delhi Vidyut Board in July 2002, BSES Yamuna Power Limited (BYPL) got license to distribute electricity in Delhi in 3 circles (Southeast, Northeast and Central) covering 14 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 Yamuna Power Ltd. is the joint venture of Reliance Infrastructure Ltd & Government of NCT of Delhi

### **BSES Yamuna Power Limited (BYPL)**

BYPL distributes power to an area spread over 160 sq. kms. It has approx. 21 lakhs customers spread over 14 districts across South East, North East and Central areas including Chandni Chowk, Daryaganj, Paharganj, Shankar Road, Patel Nagar, G T Road, Karkardooma, Krishna Nagar, Laxmi Nagar, Mayur Vihar, Vasundra Enclave, Yamuna Vihar, Nandnagari and Karawal Nagar.

## SECTION – I

### Request for Quotation

#### 1. General Information

BSES Yamuna Power Limited invites sealed tenders on a “Single Stage: Five Envelope” bidding basis (Techno-Commercial Bid & Price Bid) from eligible Bidders for “Renewal of Various General Insurance Policies in BYPL for the F.Y. 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 Yamuna Power Ltd.**

- 1.1. The schedule of specifications with detailed terms & conditions can be obtained from address given below. The tender documents & detail terms and conditions can also be downloaded from company's website “www.bsesdelhi.com”.
- 1.2. Offers will be received up to **DATE 11-03-2026, 13:00 HRS**, at the address given below. Techno-commercial bid shall be opened on **11-03-2026 at 14:30 HRS**. Price bid of only Techno-Commercially Qualified Insurers shall be opened. It is the sole responsibility of the Insurer to ensure that the bid document reaches this office on or before the due date & time.

**Head of Department,  
Contracts & Material Department,  
3<sup>rd</sup> Floor, A Block,  
Shakti Kiran Building,  
Karkardooma, New Delhi 110032**

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

#### 2. General Instructions to bidders:

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

##### **A. Qualifying Requirement for “NON-LIABILITY POLICIES ONLY”:-**

- i. Documentary evidence should be submitted in the Technical Bid envelope by the Registered Indian Insurers in accordance with the Insurance Act and approved by IRDAI as Non-Life Insurer having license to carry out Insurance business in India under Non-Life Insurance sector.
- ii. Bidder should have issued a **single policy of INR 2,000 Crs.** or more of asset coverage in the last 3 Financial years as a lead insurer (i.e., FY 2022-2023, FY 2023-2024 and FY 2024-2025 respectively).
- iii. Bidder should have **Claims Settlement Ratio Percentage above 85%** during each of the last 3 Financial years (i.e., FY 2022-2023, FY 2023-2024 and FY 2024-2025 respectively).
- iv. Bidder should have an **Average Turnover of not less than INR 1,500 Crs.** for preceding 3 Financial years (i.e., FY 2022-2023, FY 2023-2024 and FY 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.

- v. Bidder should have a Solvency Ratio equal to or more than the value as stipulated by IRDAI as on 31<sup>st</sup> March 2025.
- vi. Bidder should have a minimum **Average NET WORTH INR 750 Crs.** for last 3 financial years (i.e., FY 2022-2023, FY 2023-2024 and FY 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.

**B. Qualifying Requirement for “LIABILITY POLICIES ONLY”:** -

- i. Proposal form for all liability policies will be submitted by BYPL by 2<sup>nd</sup> March 2026.
- ii. Insurers should have an **Average Turnover of not less than INR 1500 Crs,** for preceding 3 Financial years (i.e. FY 2022-23, FY 2023-2024 and FY 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.
- iii. Bidder should have a **Claims Settlement Ratio Percentage above 85%** during each of the last 3 Financial years (i.e. FY 2022-23, FY 2023-2024 and FY 2024-2025 respectively).
- iv. Bidder should have an **Average Turnover of not less than INR 100 Crs** for preceding 3 financial years (i.e. FY 2022-23, FY 2023-2024 and FY 2024-2025) respectively for Liability Line of Business.
- v. Bidder should have a Solvency Ratio equal to or more than the value as stipulated by IRDAI as on 31<sup>st</sup> Mar. 2025.
- vi. Bidder should have a minimum **Average Net Worth of INR 750 Crs** for Last 3 Financial Years for last 3 financial years (i.e., FY 2022-23, FY 2023-2024 and FY 2024-2025) respectively.

**C. Other Requirement:**

- i. One Insurance company should not submit more than one bid through its different offices. In this case, all bids shall be rejected.
- ii. Insurer 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.
- iii. 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 should be KBO/LCB/CBRO/RO/HO of the insurance company based in Delhi/NCR region only.

### 3. BID SUBMISSION

- 3.1. The bidders are required to submit the bid in (two) parts and in original at the following address:

**Head of Department,  
Contracts & Material Department,  
BSES Yamuna Power Limited,  
III Floor, "A" Block, Shakti Kiran Building,  
Karkardooma,  
New Delhi-110032.**

- 3.2. Technical bid documents along with commercial terms and conditions shall also be submitted in Pen Drive. No price bid shall be submitted in Pen Drive. The PEN Drive should be owned by Bidder. The bidder shall ensure that the Pen Drive is free from all viruses/malware. The pen drive once submitted shall not be returned.
- 3.3. This is a two part bid process. Bidders are to submit the bids in separate envelopes as defined below table. These envelopes should be furnished in separate sealed covers super scribing **the details as mentioned in the table below**. Further, all the 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.

<b>ENVELOPE 1</b>	<b>TECHNO-COMMERCIAL BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE NON-LIABILITY POLICIES INCLUDING MEDICLAIM</b>
<b>ENVELOPE 2</b>	<b>TECHNO-COMMERCIAL BID FOR RENEWAL OF VARIOUS LIABILITY POLICIES</b>
<b>ENVELOPE 3</b>	<b>PRICE BID FOR RENEWAL OF VARIOUS GENERAL INSURANCE NON-LIABILITY POLICIES</b>
<b>ENVELOPE 4</b>	<b>PRICE BID FOR MEDICLAIM POLICIES</b>
<b>ENVELOPE 5</b>	<b>PRICE BID FOR LIABILITY POLICIES</b>

3.4 **Documents to be submitted in the Technical Bid:**

- a. Undertaking –Annexure I
- b. Deviation Statement – Annexure II
- c. Declaration Statement – Annexure III
- d. Certificate of Declaration for Confirmation of no breach of Insurance Act/ IRDAI /IIB/GIC/GIPSA guidelines Annexure IV.
- e. Documentary evidence in support of qualifying criteria
- f. Original Tender documents duly stamped & signed on each page as token of acceptance.
- g. 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.
- h. 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.

- i. Rate code / risk code along with occupancy and section of IIB/ GIC circulars is to be provided.

#### 4. Contact Information

The general insurance non-liability policies (Point no 4.1 A) will be placed and serviced by our exclusive appointed broker **M/s. ACE Insurance Brokers Pvt. Ltd.**

The general insurance non-liability policies - Employee Benefit Polices (GMC policies) & liability insurance policies (Point no 4.1 B & C) will be placed and serviced by our exclusive appointed broker **M/s. Howden India Insurance Brokers Pvt. Ltd.**

##### 4.1. Description of Policies: -

A.	General Insurance Policies (Non-GMC& GPA Policies)	Appointed Broker's Name
1	Standard Fire and Special Perils (other than grids) for fixed assets and stock	M/s. ACE Insurance Brokers Pvt. Ltd.
2	Burglary (other than grids) for fixed assets and stock	
3	Industrial All Risks policy for the grids	
4	Special Contingency Policy- Internal Marine Insurance Policy for movement of materials from store to site	
5	Money Insurance Policy for Revenue Department	
6	GPA policy for Cash Carrying employees	
7	Electronic Equipment Insurance policy	
8	All risk policy for portable equipment	
9	Marine Insurance Policy- New Materials from manufacturer to store	
10	Standalone Terrorism Policy	
11	Fidelity Insurance	
12	Machinery Breakdown for Dry Type Transformer and other assets	
13	Standard Fire & Special Perils for Transmission & Distribution lines including LT and HT Lines	
B.	Employee Benefit Polices (GMC policies)	M/s. Howden India Insurance Brokers Pvt. Ltd.
1	Group Medclaim policy for Employee and dependents	
2	Group Medclaim for Parents	
3	Voluntary Top up GMC for Employees and dependents	
4	Voluntary Top up GMC for Parents	
5	Voluntary Child Care Plan	
6	Voluntary Elder Care Plan	
7	Voluntary OPD	
8	Voluntary Employee Critical Illness	
9	Voluntary Spouse Critical Illness	
10	Voluntary Fitness Plan	
11	Group Personal Accident Insurance Policy – (Employees)	
C.	Liability Insurance Policies	
1	Public Liability Act	
2	Commercial General Liability	

3	Directors and Officers Liability	
4	Cyber Security Liability	
5	Crime Liability	
6	Regulatory Liability Insurance policy (DERC Regulations)	

**Bidders are requested to send pre bid query to the appointed brokers as specified above through email within the stipulated timelines. The contact details are given below: -**

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

<u>For Non-GMC Policies</u>	<u>For GPA Policies</u>	<u>For GMC &amp; Critical Illness Policies</u>	<u>For Liability Policies</u>
Ms. Ivneet Kaur +91 9999271342 <a href="mailto:ivneet@aceinsurance.com">ivneet@aceinsurance.com</a>	Mr. Rohit Jain – Senior Vice President – EB +91-7073527466 <a href="mailto:rohit.jain@howdengroup.com">rohit.jain@howdengroup.com</a>		Mr. Mayank Digari +919646686465 <a href="mailto:mayank.digari@howdenindia.com">mayank.digari@howdenindia.com</a>
Mr. Chandan Kumar Jha +91 9873892082 <a href="mailto:chandan@aceinsurance.com">chandan@aceinsurance.com</a>	Mr. Bhagat Vachhaney – Regional EB Head & National Leader Consulting +91-9972057978 <a href="mailto:bhagat.vachhaney@howdengroup.com">bhagat.vachhaney@howdengroup.com</a>		
Mr. Anupam Rastogi +91 9810168173 <a href="mailto:anupam@aceinsurance.com">anupam@aceinsurance.com</a>			

**From BSES YAMUNA Power Ltd.**

Address	Name/ Designation	E-mail Address
BSES Yamuna Power Ltd Shakti Kiran Building, Karkardooma, Delhi 110032	Ms. Priti Aggarwal GM – Insurance & Risk Management	<a href="mailto:priti.aggarwal@reliancegroupindia.com">priti.aggarwal@reliancegroupindia.com</a> 011 – 4124 7745
	Mr. Vimal Kumar DGM - Contracts	<a href="mailto:Vimal.r.kumar@reliancegroupindia.com">Vimal.r.kumar@reliancegroupindia.com</a> 011 – 4124 9388
	Mr. Prajay Mishra GM - Contracts	<a href="mailto:Prajay.mishra@reliancegroupindia.com">Prajay.mishra@reliancegroupindia.com</a> 011 – 4124 9388
	Mr. Robin Sebastian Head – (C&M)	<a href="mailto:robin.sebastian@reliancegroupindia.com">robin.sebastian@reliancegroupindia.com</a> 011-4124 9230

- The tender shall be addressed to, **Head of Department**, Contracts & Material Department, and sent by **"COURIER / REGISTERED POST / BY HAND"** with adequate allowance for any delivery delays. The tenders received after the due date and time of submission are liable to be rejected. At times courier companies deliver the tender to our DAK receiving section and there may be a time lag before it reaches us. Bidders are advised to confirm to the officer or its nominee that their offer has reached to BYPL, before due date and time of submission.
- Tenders shall be opened at the time and date as specified in the tender notice.

3. 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.
4. **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, BYPL's decision will be final and binding on the bidder and may even lead to rejection of the tender.
5. All corrections and insertions shall be duly countersigned 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 the appointed brokers who are our exclusive Brokers for their respective policies. **Bidders may contact BYPL / Appointed Brokers before 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 to the right person/ office despite dispatch by them.**
6. **NO DEVIATIONS TO THE TENDER CONDITIONS WILL BE ALLOWED.** However, if the Bidder seeks certain deviations to the requirements appearing in the following sections BYPL 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.
7. 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.
8. No Broker / Consortium can bid, only the Insurance Company directly registered with IRDAI as a Non-Life Insurer having license to carry out Insurance business in India can participate.
9. **Validity of offer:** The selection / short listing of insurer is being done for renewal of various insurance policies expiring on 30<sup>th</sup> / 31<sup>st</sup> 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 31<sup>ST</sup> MARCH 2026, WHICHEVER IS LATER.**

10. **Steps in the process of the Tender by BYPL:**

- a) 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.
- b) Issue of clarifications, if applicable must be communicated in writing.
- c) Opening of price bids for technically qualified bidders.

11. **Award Decision Criteria:**

BYPL Reserves the right to place policies either with a single insurer or may split the policies between insurers. The bids for General Insurance Policies + Employee Benefit Policy + liability Policies as categorized above in **Point 4.1** 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.

12. **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 Yamuna and successful bidder.
  - b) Set of claim forms under each insurance policy.
  - c) List of documents needed for settlement of each type of claims under each 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 the concerned authority including 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 BYPL, will not in any way be party to it.

#### **5. Formation of Contract:**

All the documents issued by BYPL 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 Yamuna Power Limited, Corporate Office, Shakti Kiran Building, Karkardooma, New Delhi-110032, New Delhi within 15 days of premium received.
7. BYPL will not be bound by any Power of Attorney granted by the Insurer or by changes in the composition of the firm made after the execution of the contract. BYPL 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, BYPL 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 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 BYPL.
- c) For Liability policies the award would be given to the lowest bidder of each liability policy. However, BYPL 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) BYPL reserves all the rights to award the contract to one or more Insurers to meet the delivery require mentor nullify the award decision without any reason.
- e) In case any contractor is found unsatisfactory during the execution process, the award will be cancelled and BYPL reserves the right to award the other Insurer who are found fit.
- f) BYPL 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) Insurer shaving arrangements with external TPA will be preferred.
- h) The discretion to finalize the TPA (external/Internal) will rest with BYPL.

## 11. Co-Insurance:

BYPL 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 and rates, then other bidders as per discretion of BYPL may be considered for allocation of share. L-1 bidder shall be required to undertake the balance share 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 or the share not accepted by co-insurer. In the event L-1 bidder backs out, action shall be taken against L-1 bidder and BYPL retains the right to negotiate with any other bidder if required and choose the Lead Insurer as it deems fit.

12. Maximum sum insured exposure under all policies at any one location: Not more than INR 100 Crs.

## 13. Arbitration:

- a. Governing Law: This Work Order/Agreement 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 Sole Arbitrator jointly appointed by the parties to agreement.

- c. In the event parties fail to appoint the sole arbitrator within 30 days from the date of request made by party, the Sole Arbitrator shall be appointed as per the provisions of The Arbitration and Conciliation Act 1996 as amended up to date. 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. The venue and seat of Arbitration shall be in Delhi Only. The cost of arbitration shall be shared equally between the parties unless otherwise directed by the Arbitrator.

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## **General Terms and Conditions**

1. The following terms and expressions shall have meant hereby assigned to them except where the context otherwise requires.
  - a) BYPL /Insured shall mean BSES Yamuna Power Ltd, a Company registered under the Indian Companies Act 1956, with its Registered Office at BSES Yamuna, Shakti Kiran Building, Karkardooma New Delhi-110032 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 into contract with BYPL 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 of tenders, General Conditions of Contract special condition of contract and the letter of intent/Acceptance letter issued by BYPL. 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 BYPL.
  - 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 BYPL.
  - 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 BYPL 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 BYPL or its customer under temporary possession of BYPL shall be occupied by the Insurer without the written permission of BYPL.

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## **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 BYPL 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 BYPL officials with respect to procedures and documentation requirements.
- b) A joint meeting between nominated surveyors, Insurer, Appointed Insurance Broker and BYPL will be organized at the time and place suggested by BYPL for discussing the claim procedure. The Insurer will take a fortnightly report from the surveyor to ensure the success of the procedure and keep BYPL 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 BYPL. 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 BYPL.
- 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 the Appointed Insurance Broker for consent. In case the claim is not found admissible / tenable or not settled for the claimed amount, Insurance company through Appointed Insurance Broker will seek the comments of BYPL within a week of receiving the survey report. The final view shall be taken within 15 days of receipt of reply by BYPL.
- f) In normal circumstances the claim must be settled within 30 days from the date of first intimation, net of time taken by BYPL for responding to surveyor's /Insurer's comments.
- g) All the parties (Appointed Insurance Broker/ Surveyor / Insurer and BYPL) 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 BYPL 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 the 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.**

**1. Special Note:**

For SAT, IAR, 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 Crs.

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.

For IAR & SFSP Policy for BYPL assets, BYPL 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

**2. 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 BYPL/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 BYPL 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 90% where the final report is not received beyond 90 days of the FIR date. Balance 10% to be released on receive Final Report.
  - d) At times there are items which are not captured in the material price list or the service price list for those claims BYPL will be sharing the SAP id details, the surveyor and Insurer will accept 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, BYPL 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 depreciation at an annual rate of not more than 5% per annum subject to a maximum of 50%.
  - h) In case reinstatement is not carried out, maximum applicable depreciation will be 5% annual and up to 50% in total.
- 3. 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 INR 5 Crs. a panel of surveyors, not exceeding 5 in numbers will be provided by the insurer in consultation with BYPL. On a loss being reported, surveyor will be deputed from the panel and information sent to the insurer. For claims beyond INR 5 Crs., the insurer can appoint a surveyor as per their process from the approved panel of surveyors decided and agreed with Appointed Insurance Brokers and BYPL. The following process shall be adopted for the claim:

- a) No repudiation of claim on account of delay in intimation.
- b) Fire Brigade report is required only in case of claims due to fire where fire brigade was called upon by BYPL officials.
- 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 BYPL shall be submitted and accepted by Insurer for claim settlement.
- d) For calculating depreciation on assets with limited life in the relevant policies, BYPL 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 at

- an annual rate of not more than 5% per annum subject to a maximum of 50%.
- e) BYPL 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 1st 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 BYPL 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) BYPL, 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 BYPL 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.

**4. 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) BYPL 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.
- g) BYPL 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.

**5. 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 BYPL 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 Lakhs, 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 e.g. Transformer Oil, on handling /storage/disposal, the disposal shall be carried out within stipulated time as per insured.**

#### **6. 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. BYPL 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 10th 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 for the deletion of the Surveyors name from the Panel and inclusion of another Surveyor in his place.
- f) 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”.

#### **7. 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 INR 30 Lakhs within 10 working days after receipt of all documents including final survey report and claims above INR 30 Lakhs 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”.

#### **8. 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 up to INR 1 Lakh with prior approval from the Insurer.

In major breakdown cases where detailed testing at site is not feasible but experience of technical team of BYPL 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**

### **9. 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. BYPL reserves the right to review the list and can ask the Insurer not to depute a surveyor in case BYPL 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, BYPL 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 BYPL 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, BYPL will not pay any remuneration in this behalf. Potential reduction of claim due to such analysis will help to reduce the future claims.

### **10. 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.

### **11. For all liability insurance policies**

- a) No repudiation or deduction in claim on account of delay in intimation.
- b) 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.

- 12. 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.

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

(Name of the insurer) -----hereinafter referred to as Insurer have insured the various assets of M/s BSES Yamuna Power Ltd. hereinafter referring to as BYPL / 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. For estimated losses up to INR 5 Crs., a panel of surveyors, not exceeding 5 in number will be provided by the insurer in consultation with BYPL. On a loss being reported, surveyor will be deputed from the panel by BYPL/ Appointed Broker and information sent to the insurer. For claims beyond INR 5Crs., the insurer can appoint a surveyor as per their process from the approved panel of surveyors decided and agreed with Appointed Insurance Brokers and BYPL
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 BYPL. The Insurer will waive such reasonable delay in intimations when a request for such waiver is made by the official in charge of BYPL/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 as 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) For other claims like theft / fire / burglary for any other assets Final Investigation report shall be waived and first information report / DD no/ GD No. shall be relied upon for settlement of claim.
- e) There will be no deduction on account of depreciation in burglary policy since it is on RIV basis.
- f) **For theft/ burglary claims where value is above INR 10 Lakhs, settlement will be made on 90% where the final report is not received beyond 90 days of the FIR date. Balance 10% to be released on receive Final Report.**
- g) Considering the nature of business and spread of assets, it is not possible to have firefighting equipment installed across all locations hence no condition / warranty of firefighting availability is agreed.
- h) Waiver of subrogation in all Non-GMC policies.
- i) Valuation report to be accepted for adequacy of sum insured without any dispute.
- j) Insurer to consider and accept that all the major and incidental assets which are required for operation and also owned by BYPL 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) BYPL, 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.

- k) 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 BYPL 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.
- l) BYPL 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.
- m) BYPL has their own repair centers hence BYPL 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 Labor & Transportation charges shall be minimum of 20% of the material cost which should be acceptable to the surveyor / insurer and admissible as the claim.
- n) For claims related to theft/damage of Lugs, jointing kit and Pole the repairing/ replacement, transportation, labour charges, supervision etc. labour charges shall be payable at actual in addition to material damage cost, subject to maximum of INR 25,000/- each claim.
- o) 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.
- p) For cable damage claims- additional expenses of INR 75,000 for each and every claim with an annual aggregate limit of INR 1 Crs. during the policy period towards restoration of public roads /foot path or any other property not owned by BYPL will have to be paid in addition to actual loss suffered to BYPL, without submission of any supporting document.
- q) For Calculating depreciation on assets with limited life in the relevant policies, BYPL 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%.
- r) Depreciation if any, shall be applied at an annual rate of not more than 5% per annum subject to a maximum of 50%.
- s) The quantity 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 BYPL 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) BYPL 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) BYPL 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.

#### 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 BYPL 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 Lakhs, 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 e.g. Transformer Oil, on handling /storage/disposal, the disposal shall be carried out within stipulated time as per insured.**

#### 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. BYPL/ Appointed Brokers reserves the right to demand copies of survey reports from insurers / surveyor for their records on a case-to-case basis.
- d) Surveyor shall share a monthly MIS by the 10th 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.
- f) 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 INR 30 Lakhs within 10 working days after receipt of all documents including final survey report and claims above INR 30 Lakhs 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 up to 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 BYPL.**

### 8. 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. BYPL reserves the right to review the list and can ask the Insurer not to depute a surveyor in case BYPL 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, BYPL 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 BYPL 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, BYPL 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.

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BYP

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

(Name of the insurer) -----hereinafter referred to as Insurer have insured the various Liability policies of M/s BSES Yamuna Power Ltd hereinafter refer to as BYPL / 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.

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**Section-IV**

**Annexure —I**

**Undertaking**

We undertake to settle all the pending claims of entire BYPL 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 BYPL adversely.

We also hereby 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: -----**

**Section-IV**

**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: -----**

**Section-IV**

**Annexure —III**

**Declaration statement**

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Hereby certify that all the information and data furnished by me about to this **Tender No: CMC/BY/25-26/RS/VK/43** 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 the 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: -----**

**Section-IV**

**Annexure —IV**

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

We \_\_\_\_\_ (name of insurance company) having registered office \_\_\_\_\_

\_\_\_\_\_ hereby certify that **Tender No: CMC/BY/25-26/RS/VK/43** is not in Breach of Insurance Act/IRDAI / 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 BYPL 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:** -----

## Section-IV

### Annexure V

#### Assets Policy Claim MIS and Details

\* Claim details as on 20<sup>th</sup>February 2026.

(INR in Lakhs)

Policy Type	F.Y. 2023 - 24				F.Y. 2024 -25				F.Y. 2025 - 26			
	O/s Claims		Paid Claims		O/s Claims		Paid Claims		O/s Claims		Paid Claims	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
IAR	-	-	-	-	1	*450.00	1	172.60	-	-	-	-
Terrorism	-	-	-	-	-	-	-	-	-	-	-	-
SFSP	1	0.30	32	40.23	3	18.20	51	116.68	13	116.95	45	12.68
Burglary	6	38.36	46	33.67	34	23.55	15	8.75	12	38	11	9.79
EI	-	-	8	7.11	-	-	2	0.05	-	-	1	0.41
PEEI	-	-	20	2.60	-	-	10	1.40	-	-	9	2.11
Money	-	-	-	-	-	-	-	-	-	-	-	-
MBD	-	-	2	6.20	1	6.34	-	-	2	47.64	-	-
GPA Money Handlers	-	-	-	-	-	-	-	-	-	-	-	-
Marine	-	-	-	-	-	-	-	-	-	-	-	-
SCP	-	-	-	-	-	-	-	-	2	18.61	-	-
<b>Total</b>	<b>7</b>	<b>38.66</b>	<b>108</b>	<b>89.81</b>	<b>39</b>	<b>498.09</b>	<b>79</b>	<b>299.48</b>	<b>29</b>	<b>221.2</b>	<b>66</b>	<b>24.99</b>

\* An on account payment of INR 50 lakhs received during the year

## Section-V

### Annexure VI

#### Employee Benefit Policy Claim MIS and Details

##### Claims Details from 01-04-2025 To 4<sup>th</sup> Feb 2026 For GMC Policy – GMC Policy – Permanent Employees Incl. Trainees

Name of the Client	M/S BSES Yamuna Power Ltd.
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	2,348
Total No of Lives (Employee+ Dependents) Renewal	2,664
% Change in Lives	13%
Policy Start Date (DD MM YY)	1 <sup>st</sup> April'25
Policy End Date	31 <sup>st</sup> March'26
Premium Paid at Inception (Excluding GST) – INR	1,65,13,701
Premium Paid on 4 <sup>th</sup> Feb 2026	1,74,75,009
Claims Details as on	4 <sup>th</sup> Feb 2026
Total Amount of Claims (Paid + Outstanding)	1,35,50,324
Annualized Claim Amount (365 Days)	1,60,06,046
Annualized Claim Ratio (%)	92%

#### Claim History with value.

<b>Emp. Policy</b>	<b>2025-26</b>	<b>2024-25</b>	<b>2023-24</b>	<b>2022-23</b>	<b>2021-22</b>
No of lives at the Inception of the Policy	2,348	2,244	2,224	2,155	2,148
No of lives at the end of the Policy	2,664	2,338	2,244	2,224	2,155
Premium Paid at Inception	1,65,13,701	1,45,03,971	1,53,26,528	1,02,19,686	1,68,34,367
Premium paid after all Endorsements	1,74,75,009	1,77,47,872	1,57,38,213	1,06,41,990	1,69,20,327
Total Amount of Claims (Paid + O/s)	1,35,50,324	1,75,93,007	1,45,00,804	1,56,52,747	1,09,24,324
Annualized Claim Amount	1,60,06,046	1,75,93,007	1,45,00,804	1,56,52,747	1,09,24,324
Annualized Claim ratio	92%	100%	92%	147%	64.56%

**Claims figure taken for the FY 2025-26 as on 4<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 4<sup>th</sup> Feb 2026 For GMC Policy – GMC Policy – Parents**

Name of the Client	M/S BSES Yamuna Power Ltd.
Incumbent Insurer	HDFC ERGO General Insurance Co Limited
Existing Third-Party Administrator (TPA)	HDFC ERGO General Insurance Co Limited
Total No of Parents (At Inception)	604
Total No of Parents (At Renewal)	620
% Change in Lives	1%
Policy Start Date (DD MM YY)	01-Apr-25
Policy End Date	31-Mar-26
Premium Paid at Inception (Excluding ST) – INR	1,60,61,011
Premium Paid as on 4 <sup>th</sup> Feb, 2026	1,66,85,609
Claims Details as on	4 <sup>th</sup> February 2026
Total Amount of Claims (Paid + Outstanding)	1,10,07,499
Annualized Claim Amount	1,30,02,386
Annualized Claim Ratio (%)	78%

**Claim History with value.**

Policy Type	Financial Year				
	2025-26	2024-25	2023-24	2022-23	2021-22
Parent Policy					
No of lives at the Inception of the Policy	604	576	584	561	558
No of lives at the end of the Policy	620	622	576	584	563
Premium Paid at Inception	1,60,61,611	92,24,790	1,09,44,659	91,63,226	43,22,438
Premium paid after all Endorsements	1,66,85,609	1,15,15,766	1,17,57,890	93,96,946	44,87,328
Total Amount of Claims (Paid + O/s)	1,10,07,499	1,65,58,042	1,05,01,728	1,29,46,904	1,10,51,979
Annualized Claim Amount	1,30,02,386	1,65,58,042	1,05,01,728	1,29,46,904	1,10,51,979
Annualized Claim ratio	78%	148%	89%	137%	246%

**Claims figure taken for the FY 2025-26 as on 4<sup>th</sup> Feb.'26 & for FY 2024-25, 2023-24, 2022-23, 2021-22 is on actual basis.**

**Section-VI**

**Annexure VII**

**Request for Quote / 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.***

<b>RFQ / Broker Slip for Industrial All Risk Policy</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution details as per attached
Risk Locations	67 Grids at Various Locations in Complete distribution area of BSES Yamuna in Southeast, northeast and central.
Risk Description	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.
<b>Section I : Material Damage</b>	<b>Sum Insured (In Lakhs / INR)</b>
Building including but not limited to Plinth and Foundation, boundary walls, roads, landscape, land-fill, including temporary structure porta cabin sheds, etc. and any other civil structure.	30,249
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.	1,46,887
<b>Total Sum Insured</b>	<b>1,77,137</b>
<b>Total Section II: Machinery Breakdown</b>	
On total Plant & Machinery Value	1,46,197
<b>Section III - Business Interruption (FLOP)</b>	
Sum Insured	100
Indemnity Periods	12 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 of Debris including dismantling, demolishing, shoring up or propping of Insured property also including dewatering, desilting and foreign debris	INR 5 Crs. EEL and in the aggregate
Architects, Surveyors and consulting engineers' fees	INR 5 Crs. EEL and in the aggregate
Free automatic reinstatement of Sum Insured up to 10%	
Plans, documents and computer records clause	INR 5 Crs. EEL and in the aggregate
Start-up/Shut Down expenses	INR 5 Crs. EEL and in the aggregate
Claim Preparation Cost	INR 5 Crs. EEL and in the aggregate
Expediting expenses including Air Freight and Express Freight	INR 5 Crs. EEL and in the aggregate
Temporary removal of Capital Goods	INR 5 Crs. EEL and in the aggregate
Obsolete Equipment/Parts clause	INR 5 Crs. EEL and in the aggregate
Crane hiring charges	INR 5 Crs. EEL and in the aggregate
Rent for alternative equipment	INR 5 Crs. EEL and in the aggregate
Involuntary Betterment Clause including cost of adaptation	Up to 10% of original / actual replacement / repair cost subject to maximum of INR 5 Crs.
Minor works / Property in course of construction including testing and commissioning	INR 50 Cr any one project and INR 100 Cr in aggregate during policy period
Loss Minimization Expenses including Fire Fighting Expenses	At actual
New Acquisitions/merger	Up to 15% of policy sum insured
Deliberate damage	INR 5 Crs. EEL and in the aggregate
Decontamination and clean-up cost	INR 5 Crs. EEL and in the aggregate
Accidental discharge of gas flooding system	INR 5 Crs. EEL and in the aggregate
Undamaged foundations	INR 5 Crs. EEL and in the aggregate
Trace and access clause	INR 5 Crs. EEL and in the aggregate
Disposal of salvage clause	INR 5 Crs. EEL and in the aggregate
Unrepaired damage clause	INR 5 Crs. EEL and in the aggregate
Cost of clearing of Drain clause	INR 5 Crs. 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.
Care, Custody and Control	INR 5 Crs. EEL and in the aggregate. The amount under this head is not provisioned in Sum Insured
<b>Clauses to be attached</b>	
On Account Payment Clause	Up to 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	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	
Primary and Non –contributory clause	
Repeat tests clause	
Appraisement Clause	INR 5 Crs. EEL and in the aggregate
Green clause	INR 5 Crs. EEL and in the aggregate
No control clause	
Pro-rata premium adjustment for any addition & deletion.	
Extra Expense Clause	INR 5 Crs. EEL and in the aggregate
Waiver of Under Insurance	Up to 15%
Cyber Exclusion Clause – Coverage to granted as per NMA 2915	
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.	
<b>Excess</b>	<b>5% of claim amount subject to minimum of INR 5 Lakhs for each &amp; every claim.</b>

<b>RFQ / Broker Slip for Standalone Terrorism</b>	
Name of Insured	BSES Yamuna Power Limited
Original Insured	BSES Yamuna 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.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete 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 (Lakhs)</b>	
<b>Material Damage</b>	<b>INR 4,60,315</b>
Gross Profit– Business Interruption	<b>INR 1,50,000</b>
Indemnity	12 Months
Limit of Liability	INR 2,050 Crs. any one Occurrence and in all for the Period in respect of Property Damage and Time Element Coverages Combined.
Sublimit	To apply on any one Occurrence basis unless otherwise indicated.
Accounts Receivable	INR 72 Crs.
Consequential Reduction in Value	INR 72 Crs.
Data, Programs or Software	INR 72 Crs.
Decontamination Costs	INR 72 Crs.
Expediting Costs	INR 72 Crs.
Fine Arts	INR 72 Crs.
Lawns, Plants, Trees and Shrubs	INR 72 Crs.
Loss Control	INR 72 Crs.
Looting following an Insured Event	INR 72 Crs. and in the aggregate.
Seepage and/or Pollution and/or Contamination Clean Up	10% of the Sum Insured or INR 72 Crs. whichever is the lesser.
Valuable Papers and Records	INR 72 Crs.
Third Party Vehicles	INR 36 Crs.
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 2050 Crs. whichever is lesser.

Unnamed Customers / unnamed Suppliers and Contingent Extra Expense)	15% of the Sum Insured or INR 72 Crs. whichever is lesser
Ingress / Egress	10% of the Sum Insured or INR 72 Crs. (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 INR72 Crs. (or Currency equivalent) or 30 days Period, whichever the lesser.
Research and Development	INR 72 Crs.
Soft Costs – Course of Construction	INR 36 Crs.
Coinsurance Deficiency and Currency Devaluation	INR 72 Crs.
Errors and Omissions	INR 72 Crs.
Service Interruption	10% of the Sum Insured or INR 72 Crs. (or currency equivalent)
Clearance & Removal of Debris including dismantling, demolishing, shoring up or propping of Insured property	INR 10 Crs.
Transit	Damage to Property Insured whilst in transit within countries named within the Territorial Limit INR 36 Crs. (or currency equivalent) Property Damage / Time Element combined
Brand Rehabilitation	INR 72 Crs. or 60 days whichever the lesser.
Security at Site	24 Hours
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 Crs. (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 INR 50 lakhs and above will only require NOC from PFC Ltd. For transfer of claim proceeds into the account of the borrower.	
Pro-rata premium adjustment for any addition & deletion.	

<b>RFQ / Broker Slip for Standard Fire and Special Perils Policy</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution
Risk Locations	Complete distribution area of BSES Yamuna in Southeast, northeast and central.
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.
<b>Description</b>	<b>Sum Insured (In Lakhs / INR)</b>
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 and any other civil structure any other assets pertaining to insured's trade.	33,058
Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, Solar Plant, HVDS Transformers (Oil/ Dry Type), Charging Points, Office Equipment's including furniture and fixtures, Capital Works in progress, Transformer repair shop Patparganj, Sub Station, IT Equipment's more than 7 years old, Transmission Towers, HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, and other accessories in the distribution area. Transmission line within 1500 feet from any insured premises, substations, offices (as per attached sheet) etc. (as per insurer treaty Wording) and other miscellaneous accessories in the distribution area.	2,64,268
Stores - Stock including fresh inventory and capitalised items in covered and open godown, material stocked in open 60%, close 40% respectively (Floater Basis)	17,062
Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs to BYPL 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)	374
Scrap Store	215
<b>Total Sum Insured</b>	<b>3,14,977</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 dismantling, demolishing, shoring up or propping of Insured property also including dewatering, desilting and foreign debris	INR 5 Crs EEL and in the aggregate
Architects, Surveyors and consulting engineers' fees (in excess of 3% of the claim amount)	INR 5 Crs EEL and in the aggregate
Free automatic reinstatement of Sum Insured up to 10%	
Plans, documents, and computer records clause	INR 5 Crs EEL and in the aggregate
Start-up/Shut Down expenses	INR 5 Crs EEL and in the aggregate
Claim Preparation Cost	INR 5 Crs EEL and in the aggregate
Expediting expenses including Air Freight and Express Freight	INR 5 Crs EEL and in the aggregate
Temporary removal of Capital Goods	INR 5 Crs EEL and in the aggregate
Obsolete Equipment/Parts clause	INR 5 Crs EEL and in the aggregate
Crane hiring charges	Up to INR 5 Crs
Rent for alternative equipment's	INR 5 Crs EEL and in the aggregate
Involuntary Betterment Clause including cost of adaptation	Up to 10% of Original / actual replacement / repair cost subject to maximum of INR 5 Crs
Loss Minimization Expenses including Fire Fighting Expenses	At actual
New Acquisitions/merger	Up to 15% of policy sum insured
Deliberate damage	INR 5 Crs EEL and in the aggregate
Decontamination and clean-up cost	INR 5 Crs EEL and in the aggregate
Accidental discharge of gas flooding system	INR 5 Crs EEL and in the aggregate
Cost of clearing of drain clause	INR 5 Crs EEL and in the aggregate
Accidental Damage	Covered
Electrical Clause	Covered
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,
Waiver of under insurance clause (including stocks)	Up to 15%
Undamaged foundations	INR 5 Crs EEL and in the aggregate
Trace and access clause	INR 5 Crs EEL and in the aggregate
Disposal of salvage clause	INR 5 Crs EEL and in the aggregate
Unrepaired damage clause	INR 5 Crs EEL and in the aggregate
Appraisalment Clause	INR 5 Crs EEL and in the aggregate
Green clause	INR 5 Crs EEL and in the aggregate
No control clause	
Pro-rata premium adjustment for any addition & deletion.	Covered

Broad water damage	Covered
Margin Clause	10%
Minor works / Property in course of construction including testing and commissioning	INR 50 Crs. any one project and INR 100 Cr in aggregate during policy period
Care, Custody and Control	INR 5 Crs. EEL and in the aggregate. The amount under this head is not provisioned in Sum Insured
<b>Clauses to be attached</b>	
On Account Payment Clause	Up to 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	Actuals
Primary and Non –contributory clause	
72 Hour Clause	
Immediate Repair Clause	
Co-insurance Clause	
Non vitiation clause	
Non invalidation clause	
RIV clause	
Cyber Exclusion Clause – Coverage to granted as per NMA2915	
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 borrowers.	
<b>Excess</b>	<b>As per SFSP tariff/ GI council</b>

<b>RFQ / Broker Slip for Burglary and Housebreaking Insurance Policy</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution
Risk Locations	Complete distribution area of BSES Yamuna in Southeast, northeast and central
Risk Description	All assets other than grid 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>Sum Insured (In Lakhs / INR)</b>
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 and any other civil structure etc. pertaining to insured's trade.	33,058
Including but not limited to all Electrical and Electronic equipment's installed in 11 KV & LT Network including RMU, Solar Plant, HVDS Transformers (Oil/ Dry Type), Charging Points, Office Equipment's including furniture and fixtures, Capital Works in progress, Transformer repair shop Patparganj, Sub Station, IT Equipment's more than 7 years old, Transmission Towers, HT/LT distribution network including 415V and below electrical lines and related equipment's including wiring, insulators, poles, streetlights, and other accessories in the distribution area. Transmission line within 1500 feet from any insured premises, substations, offices (as per attached sheet) etc. (as per insurer treaty Wording) and other miscellaneous accessories in the distribution area.	2,64,268
Stores - Stock including fresh inventory and capitalised items in covered and open godown, material stocked in open 60%,close 40% respectively (Floater Basis)	17,062
Stores - Stocks- Delhi Electricity Board's legacy items & Items which belongs to BYPL 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)	374
Scrap Store	215

<b>Total Sum Insured</b>	<b>3,14,977</b>
<b>Add-on Cover</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 duly acknowledged 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 : INR 10 Lakhs : 1 Cr.)
For theft/ burglary claims where value is above INR 10 Lakhs, settlement will be made on 90% where the final report is not received beyond 90 days of the FIR date. Balance 10% to be released on receive Final Report.	
<b>Clauses to be attached</b>	
Designation of Property Clause	
Reinstatement value clause	
Local Authorities Clause	
Agreed bank clause	
Primary and Non –contributory clause	
Nominated loss Adjuster clause	
Loss payee Clause	
Loss limit per location	INR 100 Crs.
Goods Held in Trust	
Floater clause for Stocks	
Co-insurance Clause	
Pro-rata premium adjustment for any addition & deletion.	
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's.	
<b>Excess</b>	<b>INR 1,500 for Each and every loss</b>

<b>RFQ / Broker Slip for Electronic Equipment Insurance Policy</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution
Risk Locations	<p>Complete distribution area of BSES Yamuna in Southeast, northeast and central.</p> <ol style="list-style-type: none"> <li>1. BSES Yamuna Power Ltd, Shaktikiran Building, Opp Karkarduma Court, Karkarduma, New Delhi-110032</li> <li>2. BSES Yamuna Power Ltd, SCADA Center, Old Rajinder Nagar, Shankar Road, Near Sanatan Dharm Mandir, New Delhi-110060</li> <li>3. BSES Rajdhani Power Ltd, BSES Bhawan, Nehru Place, Near Post Office, New Delhi-110019</li> <li>4. BSES Rajdhani Power Ltd, SCADA Center, Balaji Estate, Kalkaji, New Delhi- 110019</li> <li>5. YOTTA NM1, Hiranandani Fortune City, Survey no. 30 MH SH 76, Panvel, Navi Mumbai, Maharashtra -410206</li> </ol> <p>Repairers' workshop/ laboratories anywhere in India for stay of equipment during the repairs/upgradation period.</p>
Risk Description	All electrical and electronic items pertain to insured business / trade.
<b>Description</b>	<b>Sum Insured (INR/Lakhs)</b>
Including but not limited to Servers, PC, Scanner, Printer, Barcode Reader, Projector, CCTV, SCADA RTU and FRTU AUDIO /VIDEO SYSTEM, UPS, PC,CPU, TFT, PDS, POSS Machines, any kinds of equipment and Telecom equipment's, pertaining to insured's trade	2,822
<b>Total Sum Insured</b>	<b>2,822</b>
<b>Add-on Cover</b>	
No depreciation will be applied on equipment's which are 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 Cr EEL and in the aggregate

Third party liability	AOA:AOY:INR 5 Crs
Additional customs duty	INR 100 Lakhs EEL and in the aggregate
Surrounding property	INR 1000 Lakhs EEL and in the aggregate
Data restoration cover	INR 100 Lakhs EEL and in the aggregate
Escalation	Up to 10%
<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 BYPL)	
Agreed bank clause	
Primary and Non-contributory clause	
Loss payee Clause	
Coinsurance clause	
Pro-rata premium adjustment for any addition & deletion.	
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.	
<b>Excess</b>	<b>As per Tariff</b>

<b>RFQ / Broker Slip Electronic Equipment Insurance Policy- for Portable Equipment</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution
Risk Locations	Worldwide Territory Cover. Repairers' workshop/ laboratories anywhere in India for stay of equipment during the repairs/upgradation period.
Risk Description	Portable equipment comprising of laptop, tabs and I- pads, Projectors, PDS Machine, CMRI, AMC, PD Measurement Machines, Mobile phones, testing equipment and any other portable items etc. pertaining to insured trade.
<b>Description</b>	<b>Sum Insured (In Lakhs / INR)</b>
Including but not limited to Portable equipment's comprising of laptop, tabs and I-pads, Projectors, PDS Machine, CMRI, AMC, PD Measurement Machines, Mobile phones, testing equipment and any other portable items etc. pertaining to insured trade	593
<b>Total Sum Insured</b>	<b>593</b>
<b>Add-on Cover</b>	
No depreciation will be applied on 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 Total Sum Insured
Escalation Clause	10% of Total Sum Insured
Electrical & Mechanical Breakdown cover	
Worldwide territory cover	
Involuntary betterment	Up to 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	
Pro-rata premium adjustment for any addition & deletion.	
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	
<b>Excess</b>	<b>INR 500 for - Each and every loss</b>

BYPPL

**RFQ / Broker Slip for Marine Insurance Policy**

Name of Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Risk / Property to be covered	<ul style="list-style-type: none"> <li>•All new items pertaining to insured trade including administrative items.</li> <li>•The existing items going for repairs/upgradation from BYPL stores/ sites to vendor anywhere in India and from vendor to BYPL stores/sites.</li> </ul>
Transit	Inland Purchase - From Anywhere in India to Anywhere in India (Warehouse to Warehouse)
	Purchase/ Purchase Returns- from Insured's / vendor premises to Anywhere in India and vice versa (Warehouse to Warehouse)
	The existing items going for repairs/upgradation from BYPL stores/ sites to vendor anywhere in India and from vendor to BYPL stores/sites.
Packing	Standard and Customary
Mode of Transit	Including but not limited to Air / Road / Rail / Postal Coverage / Courier/ Multimodal / Barge Movement/own vehicle any mode of transit
Annual Expected sum Insured	INR 15000 Lakhs
Sum insured for starting of policy	INR 15000 Lakhs
Limit per Bottom/ Sending	INR 2000 Lakhs
Limit per Location	INR 4000 Lakhs
Basis of Valuation	Original Invoice + 10% or CIF + 10%
	Stock Transfer/ Inter depot/ Inter locations/: Stock Transfer Note/ Challan + Freight (if applicable)
	Existing items – invoice cost +10%
Clauses	Inland Transit (Rail or Road) Clause A 2010
	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

	Cancellation Clause
	Institute Replacement Clause
	Buyer Interest Contingency Clause
	Important Notice clause
	Waiver of Subrogation up to claim INR 100,000/-
	Loading and Unloading cover at each point of Transit, including the First Loading
	Debris Removal Clause (JC 191)
	Repacking Clause
	Warehouse to Warehouse Clause
	Nominated Adjusters Clause
	Loss payee Clause
	Truck body tilt clause
	Coverage for ODC cargo
	Non-standard claim settlement at 90%
	50:50 Clause
	Police report will be required only in theft or hijack cases. Waiver of Final Report of Police for all cases up to INR 10 Lakhs
	Pro-rata premium adjustment for any addition & deletion.
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	
<b>Excess</b>	<b>0.25% of the claim amount subject to a minimum of INR 5,000/- for each and every loss.</b>

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

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti kiran Building, Karkardooma, Delhi 110032
Policy 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 Yamuna in -South-East, North-East and Central
Risk Description	
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 (including actual or attempted theft or burglary)	
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	15,000
Accidental damage	1,000
Breakdown while testing at the time of installation	1,000
<b>Total Sum Insured</b>	<b>19,000</b>
<b>Add-on Cover</b>	
Basis of claim settlement(transit related loss)	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, ITC B for second hand /used machinery	
Local Authorities Clause	
Designation of Property Clause	
Held in trust Clause	
Reinstatement Value Clause	

Removal of Debris	INR 100 Lakhs EEL and in the aggregate
Professional fees clause	INR 50 Lakhs EEL and in the aggregate
On Account payment clause	
Coinsurance clause	
Agreed bank clause	
Pro-rata premium adjustment for any addition & deletion.	
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.	
<b>Excess</b>	<b>5% of claim amount subject to minimum of INR 10,000/- for all type of claims</b>

### RFQ /Broker Slip for Money Policy

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Complete Electricity Distribution
Risk Locations	Complete Electricity distribution of BSES Yamuna in -Southeast, Northeast and Central
Risk Description	<ul style="list-style-type: none"> <li>• Cash in Safe at various BSES Yamuna premises LTD Premises.</li> <li>• Cash in Til and Counters</li> <li>• Cash in mobile vans/ counters, including cash collected at Lok Adalat's and in transit to and fro from Lok Adalat's and mobile vans, from collection centre to mobile vans on foot.</li> <li>• To and fro from the various BYPL Premises, Bank as applicable.</li> <li>• Including cover for Contractual &amp; Outsourced Employees.</li> <li>• Employee's includes staff in Company's role (own staff), GPA, CTC, as well as agency staff (Outsourced and SLA). Cash vans being used in cash dept. includes hired/ own vehicles being operated by drivers in company's role and drivers in agency roles (including SLA).</li> <li>• Hired vehicle (with drivers) are also being used in cash dept. (wherein vehicles as well as drivers are outsourced to agency).</li> </ul>
<b>Description</b>	<b>Sum Insured (INR/ Lakhs)</b>
Single Cash Carrying Limit	700
Annual Cash in Transit	1500
Cash in Safe	700
Hold Up Counter	284
Mobile Van / Van/ Hired vehicle	20
<b>Total Sum Insured</b>	<b>2504</b>
<b>Add-on-Cover</b>	
SRCC	
Terrorism,	
Hold Up	
<b>Clauses to be attached</b>	
RSMD	
Usage of Public, Private, Commercial or any type of Transport including personal baggage	
Damage by SFSP Perils	
Co-insurance Clause	
Waiver of key clause	
Pro-rata premium adjustment for any addition & deletion.	
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.	

<b>RFQ / Broker Slip Group Personal Accident Insurance-Money Handlers</b>	
Name of the Insured	BSES Yamuna Power Ltd.
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Industry	Complete 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	123
No. of Lives at renewal	106 (Final number to be shared at the time of placement)
Claims	Nil Claims
Total Sum Insured	<b>INR 852,00,000</b>
Claims	Nil Claims
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- INR10,000/-, and in case of two dependents children below the age of 23 years- INR 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

<b>Details of staff</b>	<b>No. of Employees</b>	<b>SI per employee</b>	<b>Total SI</b>
DGM/Sr.APO/AFO(R)/APO/Section officer/Accounts Superintendent/Head cashier.	8	1000000	80,00,000
Head Clerk/AG-I/ Sr. Cashier / AG-II/Sr.Clerk/Supervisor/ Jr.Supervisor/Supervisor Jr. Cash Clerk /AM C.C.A. / Driver / Gunman	94	800000	7,52,00,000
Peon/ ALM Helper/Loader/Office Boy	4	500000	20,00,000
<b>Total Sum Insured</b>	<b>106</b>		<b>8,52,00,000</b>

**RFQ / Broker Slip for Fidelity Guarantee Insurance Policy**

Insured	BSES Yamuna Power Ltd.
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
<b>Description</b>	<b>Sum Insured (In Lakhs / INR)</b>
AOA / Per Employee Limit	100
AOY / Total Sum Insured (All Employees on the mentioned locations)	500
<b>Add-on cover</b>	
Coverage of all employees (permanent, temporary on rolls or off roll ) 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	
Pro-rata premium adjustment for any addition & deletion.	
<b>Excess</b>	<b>1 % of claim amount subject to minimum of INR 5,000/-</b>

**RFQ / Broker Slip for Machinery Breakdown Insurance Policy**

Insured	BSES Yamuna Power Ltd.
Policy Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Corporate Office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Risk Locations	Complete Electricity distribution of BSES Yamuna in - Southeast, Northeast and Central
Risk Description	All assets as per description below
Description	Sum Insured (INR/Lakhs)
All dry type of Transformers with all accessories	8,779
All type of ACB, RMU, FRTU, Metering Cubicle with all accessories	54,113
Add-on cover	
Escalation	10%
Third Party Liability	10%
Surrounding Property	INR 50 Lakhs EEL and in the aggregate
Express Freight	INR 50 Lakhs EEL and in the aggregate
Air Freight	INR 50 Lakhs EEL and in the aggregate
Custom Duty	INR 50 Lakhs EEL and in the aggregate
Waiver of Serial number's	
Foundations attached to the machineries, consumables and Oil inside is also covered	
Application of depreciation	5% per year maximum of 50 % depreciation
Pro-rata premium adjustment for any addition & deletion.	
<b>Excess</b>	<b>As per MBD tariff / GI council</b>

<b>RFQ for Standard Fire &amp; Special Perils for Transmission &amp; Distribution Lines including LT and HT Lines</b>	
Name of the Insured	BSES Yamuna Power Limited.
Corporate office Address	2nd Floor, B-Block, Shakti Kiran Building, Karkardooma, Delhi 110032
Insurance Period	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027
Nature of Business	Electricity Distribution
Risk Locations	Complete distribution area of BSES Yamuna in South East, North East and Central 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>INR 1,69,758</b>
<b>Coverage</b>	<b>Limit</b>
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 to5% of TSI
Escalation Clause	Up to5% of TSI
Clearance & Removal of Debris (in excess of 1% claim amount) including dewatering, desilting and foreign debris	INR 5 Crs. EEL and in the aggregate
Architects, Surveyors and consulting engineers' fees(in excess of 3% of the claim amount)	INR 5 Crs EEL and in the aggregate
Free automatic reinstatement of Sum Insured Up to 10%	
Impact Damage Due to Insured's Own Railroad	5% of Sum Insured
Cover for Unnamed locations from with wavier of Intimation	INR 5 Crs AOA & in Aggregate
Property/Equipment's under course of Construction	INR 5 Crs AOA & in Aggregate
Expediting expenses including Air Freight and Express Freight	INR 5 Crs AOA & in Aggregate
Obsolete Parts & equipment's	INR 5 Crs AOA & in Aggregate
Claims Preparation Costs	INR 5 Crs AOA & in Aggregate
Waiver of Subrogation	Covered
Payment On account Clause	Up to 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 Crs EEL and in the aggregate
Start-up/Shut Down expenses	INR.5 Crs EEL and in the aggregate

Temporary removal of Capital Goods	INR.5 Crs EEL and in the aggregate
Accidental Damage clause	Covered
Obsolete Equipment/Parts clause	INR.5 Crs EEL and in the aggregate
Crane hiring charges	INR.5 Crs EEL and in the aggregate
Rent for alternative equipment	INR.5 Crs EEL and in the aggregate
Involuntary Betterment Clause	Up to 10% of original/actual replacement/ repair cost Subject to maximum of INR5Crs
Minor works/Property in course of Construction	INR 50 Cr any one project and INR100 Crs in aggregate During policy period
Loss Minimization Expenses including Fire Fighting Expenses	Actuals
New Acquisitions/merger	Up to 15 % of policy sum insured
Deliberate damage	Up to 1% of policy sum insured
Decontamination and clean-up cost	INR 5 Crs EEL and in the aggregate
Accidental discharge of gas flooding system	INR 5 Crs EEL and in the aggregate
Undamaged foundations	INR 5 Crs EEL and in the aggregate
Trace and access clause	INR 5 Crs EEL and in the aggregate
Disposal of salvage clause	INR 5 Crs EEL and in the aggregate
Unrepaired damage clause	INR 5 Crs EEL and in the aggregate
Cost of clearing of Drain clause	INR 5 Crs EEL and in the aggregate
Margin Clause	10%
Non vitiation clause	Covered
Non invalidation clause	Covered
Appraisement Clause	INR 5 Crs EEL and in the aggregate
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	Actual
72 Hour Clause	Covered
Aggravation Clause	Covered
Immediate Repair Clause	Covered
Co-insurance Clause	Covered
Brand and labels clause	Covered
Service interruption clause	Covered
Protection and preservation clause	Covered
Innocent mis-description clause	Covered
Interruption by civil or military clause	Covered
Repeat tests clause	Covered
No control clause	Covered
Primary and Non –contributory clause	Covered
Care, Custody and Control	INR 5 Crs EEL and in the aggregate. The

	amount under this head is not provisioned in Sum Insured
Pro-rata premium adjustment for any addition & deletion.	
Loss Limit for Transmission and Distribution Lines	Loss limited to INR 5 Crs (PD+BI combined, any one event and in annual aggregate).
The policy is subject to a 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 in to the account of the borrower.	
<b>Excess</b>	<b>5% of claim amount subject to minimum of INR 1 Lakh for each &amp; every claim.</b>

BYP

**RFQ / Broker Slip Group Personal Accident Insurance –Employees**

Name of the Insured	BSES Yamuna Power Ltd
Corporate office Address	3rd Floor, A Block, Shakti Kiran Building, Karkardooma, New Delhi 110032
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.bsesdelhi.com/web/bses">https://www.bsesdelhi.com/web/bses</a>
No. of Lives at inception	1594
No. of Lives at renewal	1855
Claims	FY 2019-20 – NIL FY 2020-21 – INR 10,590,000/- (two Death claim). FY 2021-22 – NIL FY 2022-23 – NIL FY 2023-24 – NIL FY 2024-25 – INR 14,351,400 (One Death Claim) FY 2025-26 – NIL (till the date of publishing the tender)
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 17,48,56,55,778/-</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- INR10,000/-, and in case of two dependents children below the age of 23 years- INR20,000/-
Terrorism	Covered
Transportation of Mortal Remains	2% of the SI or INR 25000/- or Actual expenses whichever is lower

Note: The above data includes the Retainers, Ex-Employees, Contractual employees as well

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

BYP

**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.</p> <p>More than 2 children coverage is part of the family floater Sum Insured</p> <p>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</p> <p>Option 2- FLEX</p> <p>FLEX Sum Insured as per below structure</p> <table border="1"> <thead> <tr> <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>X</td> <td>X</td> <td>X</td> <td>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></p> <p><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 up to Full Sum Insured
Well Baby Expenses	Covered up to 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 BYPL 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	<p>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.</p> <p>b) Septoplasty is covered</p> <p>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.</p> <p>d) Addition / deletion should be allowed within 3 months of DOJ subject to data provided by HR and sufficient CD balance.</p> <p>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.</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 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 BYPL'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 IRDAI

Continuity Benefits	Tenure of the employee with BYPL 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 pediatrician.; Applicable for treatments like behavior management/modification therapy/medication/speech/occupational and physical therapies for child alone. Sublimit till 1 lakh , 1,500 per session.

**RFQ / Broker Slip for GMC (Employees) Voluntary Top Up**

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkardooma, New Delhi 110032
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Premium Paid @ Inception Excl. GST	INR 5,97,344
Claims Experience (as on 4th Feb 2026)	INR 7,61,643
Annualized Claim Amount (365 Days)	INR 11,77,965
Total No of Lives (Employee+ Dependents) @ Inception	148
Total No of Lives (Employee+ Dependents) @ Renewal	155
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> <li>• Sum Insured step down up to 1 level allowed after 2 years on renewal</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																																						
Cashless Facility	Covered																																													
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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 BYPL 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 Mediclaim policy.</p> <p>c) Such members should have exhausted sum insured available under the scheme.</p>																																													

	d) Option to avail the sum insured from corporate buffer should be initiated to the TPA well in advance.
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	a) Parents / parents in laws of retiring employees during the policy period will be covered till the expiry of the policy. 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. c) Addition / deletion should be allowed within 3 months of DOJ subject to data provided by HR and sufficient CD balance.
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 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 BYPL'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 IRDAI

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) and corrective surgeries

BYPPL

**RFQ / Broker Slip for GMC (Parents) Voluntary Top Up**

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkardooma, New Delhi 110032
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Premium Paid @ Inception Excl. GST	INR 8,74,322
Claims Experience (as on 4th Feb 2026)	INR 15,48,599
Annualized Claim Amount (365 Days)	INR 23,95,079
Total No of Lives (Employee+ Dependents) @ Inception	46
Total No of Lives (Employee+ Dependents) @ Renewal	77
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 Yamuna Power Ltd.
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032
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	a) Infant and Children (14 years) Vaccinations prescribed by doctor up to INR 2,000 per vaccination overall additional cap of INR 10,000 b) Child OPD coverage for INR 10,000 (consultations, medications & diagnostics) c) Unlimited teleconsultations / Specialist consultations d) HPV Vaccine for female children up to INR 10K
Conditions	All new joiners will be added on annual rate basis and there is no refund in case of deletion No minimum enrolment
Age Band	No Limit
Rater	Per Family Rate

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

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032
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> Once a year complimentary health check – Complete Blood Count, Hba1c, SGOT, SGPT, Total Cholesterol, TSH, Calcium
Conditions	All new joiners will be added on annual rate basis and there is no refund in case of deletion No minimum enrolment
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 Yamuna Power Ltd.			
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032			
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>			

**RFQ / Broker Slip for Voluntary Employee Critical Illness (Health Plus Plans)**

Name of the Insured	BSES Yamuna Power Ltd.	
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032	
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 Anemia		
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	

**RFQ / Broker Slip for Voluntary Spouse Critical Illness (Health Plus Plans)**

Name of the Insured	BSES Yamuna Power Ltd.	
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032	
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 Anemia		
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	

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

Name of the Insured	BSES Yamuna Power Ltd.
Corporate Office Address	3rd Floor, A Block, Shakti Kiran Building, Karkaradooma, New Delhi 110032
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 include 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 Yamuna Power Ltd.
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032
Policy Period	1 <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>
Nature of Business	BYPL is in the business of electricity transmission & distribution, power generation and maintenance of streetlight poles owned by MCD.
Master Program limit (inclusive of defence costs)	INR 250 crs. Any One Occurrence & INR 500 crs. in the 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 Yamuna Power Ltd.
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Nature of Business	Electricity Distribution
Limits of Liability	<p>Option 1: INR 25 Crs. Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}</p> <p>Option 2: INR 50 Crs. Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}</p>
Deductible	<p>General Deductible – INR 20 Lakhs</p> <p>Business Interruption deductible – 8 Hours {no monetary deductible to apply}</p> <p>E-theft &amp; E-Communication – INR 45 Lakhs</p> <p>System failure – 8 Hours</p>
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 Crs. in aggregate</li> <li>Outage BI- INR 5 Crs.</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- 30% of L OL in aggregate</li> <li>E-Communication Loss -30% 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>Vicarious liability on the insured arising out of work performed by contractors/sub-contractors agreed to be covered.</li> <li>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 for all insuring clauses.</li> <li>Emergency Defence, Costs for Content Liability without Insurers prior written consent</li> <li>Waiver for Insurer's consent if claims are within 100% of retention limits.</li> </ul>

	<ul style="list-style-type: none"> <li>• Monitoring cover amended to cover costs of customer credits.</li> <li>• Unauthorized and unlawfully collected data exclusion deleted.</li> <li>• Criminal Acts exclusion deleted.</li> <li>• Unsolicited material exclusion deleted.</li> <li>• Newsworthy event amended to include material interruption or extortion threat.</li> <li>• Automatic acquisition – 25% of revenue (Non US/Canada)</li> <li>• Extended reporting period – 120 days</li> <li>• Bitcoin Ransom endorsement</li> <li>• Control group clause</li> <li>• Claim series clause.</li> <li>• Outsourcing Liability</li> <li>• Reward expenses sub-limited to 20% of Policy Limits</li> <li>• PCI-DSS assessment costs- INR 12 Crs. in aggregate</li> <li>• Amended Definition of crisis expenses to include public relations for insured person.</li> <li>• Pro Active forensic services cover- Full limits</li> <li>• Counselling Services Extension- INR150,000 per Insured Person and INR 20,000,000 in the aggregate</li> <li>• Waiver of prior written consent of the insurer for defence cost incurred for Reputational Liability and Multimedia Liability.</li> <li>• Amended Definition of Loss to Include Civil Fines and Penalties, wherever Insurable by law</li> <li>• Emergency cost for crisis expenses -72 Hrs</li> <li>• Amended cancellation Clause-Policy to be non-cancellable except in the event of non-payment of premium.</li> <li>• Policy to be primary and non-contributory.</li> <li>• Preventive shutdown Coverage- INR 5 Crs.</li> <li>• System definition to include OT systems including but not limited to SCADA and ICS</li> <li>• Bodily injury and property damage exclusion carve back (Bricking epp)</li> <li>• No Log 4j Exclusion</li> <li>• Court attendance fees- INR 100,000 per day and INR 2.5 Crs. in aggregate</li> <li>• Counselling cost-INR 250,000 per Insured Person and INR 30,000,000 in the aggregate</li> </ul> <p>All Other exclusions as per the policy wordings</p>
Retroactive Date	02-11-2018 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 Yamuna Power Ltd
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Nature of Business	Electricity Distribution
Limits of Liability	Option 1 INR 25 Crs. Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime} Option 2 INR 50 Crs. Each claim and in the aggregate. {Tie-In Limits for Cyber and Crime}
Deductible	INR 1,000,000 (India) INR 1,500,000 (ROW)
Terms and Conditions	<ul style="list-style-type: none"> <li>• Loss of Money, security, or other property of customer/client (Third Party Crime)- 30%</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 –INR 15% of limit Crs.</li> <li>• Additional Expenses- INR 15% of Limit</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 – INR 12 Crs. in aggregate</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 Crs.             <ul style="list-style-type: none"> <li>• Invoice manipulation coverage- INR 5 Crs.</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 Crs. in aggregate.</li> <li>• Legal Fees Coverage- INR 10 Crs. in aggregate</li> <li>• Automatic Coverage for New entities- 35% (Non US/Canada)</li> <li>• Reconstitution Costs coverage</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <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	Discovery 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 Yamuna Power Limited (BYPL)
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032
Form	Commercial General Liability - Claims made
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Brief Description of Business Activities	Electricity transmission, distribution of power and maintenance of streetlight poles owned by civic agencies
Retroactive date	22 <sup>nd</sup> May 2017 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, BYPL 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 premised (such as Bus Bars and Energy Meters) including BYPL charging stations
Limit of Liability	Option 1: INR 40 Crs. AOA: AOY  Option 2: INR 60 Crs. 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 BYPL 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</li> <li>• Fire damage cover – INR 2.5 Crs. 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 Crs. in the aggregate
  - Unspecified Guest property – INR 2 Crs.
- 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 Crs. (In excess of statutory motor insurance policy under MV act)
  - 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 BYPL.
  - 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 Crs. 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

- 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.
- Cover for liability arising CSR activities being organized outside the coverage territory.
- 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
- Cover for Prejudgment interest under supplementary payments in addition of limit of liability
- Cover for Post judgment interest under supplementary payments in addition of limit of liability as per policy
- Coverage for bodily injury and property damage loss occurred due to power surge – INR 5 Crs. with a deductible of INR 2.5 Lakhs
- Automatic coverage for acquired companies up to 25%
- Deletion of Electro Magnetic Fields exclusion
- This policy will operate over and above any other third-party liability policy procured by the client for Civil work undertaken.
- OFAC Sanctions
- Claim series clause
- Renovation/installation / alteration / repair / refurbishment of existing operations in the entire distribution network of BYPL 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
- 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

	<p>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</p> <ul style="list-style-type: none"> <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. Product and Completed Operation" Worldwide including US/Canada</p>
Coverage Jurisdiction	<p>GeneralAggregate:WorldwideincludingUS/Canada. Product and Completed Operation" Worldwide including US/Canada</p>
Past Claim experience	<p>Claims settled Circumstances / Incidences reported to insurer ( Details of all the notification to be shared)</p>
Please Note	<p>The qualification criterion will be based on the expiring terms &amp; conditions or betterment to the same.</p>

**RFQ / Broker Slip Directors and Officers Liability Insurance**

Name of Insured	BSES Yamuna Power Ltd
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032.
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Nature of Business	Electricity Distribution
Limits of Liability	Option 1: INR 75 Crs. Any one occurrence and in the aggregate Option 2: INR 100 Crs. Any one occurrence and in the aggregate
Deductible	Directors and Officers Liability - Nil Company Reimbursement – INR 150,000 Entity EPLI Claim – India – INR 750,000 Entity Security- India- INR 750,000
Terms and Conditions	<ul style="list-style-type: none"> <li>• Advancement of defence cost</li> <li>• Emergency costs – INR 20 Crs. 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 Crs. 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 Crs. 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 Crs. in aggregate.</li> <li>• Amended Major Shareholder Exclusion – 20%</li> <li>• Crisis Communication- up to INR 10 Crs. 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> </ul>

	<ul style="list-style-type: none"> <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 Crs. in the aggregate.</li> <li>• Internal investigation cover- INR 2 Crs.</li> <li>• Pre-set allocation- 70:30</li> <li>• Mitigation cost INR 2.5 Crs. 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 INR 750,000 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> <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 Crs. 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.

<b>RFQ / Broker Slip Regulatory Liability Insurance policy [DERC]</b>	
Name of Insured	BSES Yamuna Power Ltd
Address	2nd Floor B-Block , Shakti kiran Building , Karkardooma, Delhi 110032.
Policy Period	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027
Nature of Business	Electricity Distribution
Limits of Liability	INR 5 Crs. in the aggregate  Per person/victim Limit: INR 10 Lakhs Per accident limit: INR 75 lakhs Per Year Limit: INR 5 Crs.
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 BYPL to pay compensation as per DERC regulation</li> <li>• Policy covers liability of BYPL for any electrocution in their distribution as per DERC regulation.</li> <li>• The policy covers liability to pay compensation to any public including employees of BYPL as per DERC regulation.</li> </ul>
Basis of compensation	<p>Compensation Per Human Life:</p> <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 Lakh</li> </ol> <p>Compensation for Animal &amp; Bird Life:</p> <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> <li>b. Calf/Donkey/Monkey/Mule etc. INR 15,000</li> </ol> </li> <li>3. Birds: INR 100 subject to a ceiling of INR 5000 per beneficiary household</li> </ol>
Territory	India (BYPL Distribution area)
Jurisdiction	India
Past Claims Experience	Nil Claims
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 envelopes mentioning, “**PRICE BID**” on the cover of envelope)

The quoted premium must be in figure and words.

**General Insurance Policies- Price Bid Format Part A**

Sr. No	Type of Policy	Property Description	Major Coverages	Excess Under Each Policy	Sum Insured (In Lakhs /INR)	Proposed Policy Period	Premium (Including GST) In INR in figure and in words
1	Industrial All Risk Policy for Girds	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. (details as per slips above)	All Risk insurance for all Gird & Related assets.	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.		31st March 2026 to 30 <sup>th</sup> March 2027	

2	Standalone Terrorism	Grids, All Electrical and Electronic equipment installed in 11 KV & LT Network, Buildings (all buildings other than Grids), Office Equipment including furniture and fixtures, Capital Works in progress, Transformer repair shop Patparganj, IT Equipment's more than 6 years old, Transmission Towers, Transmission lines including insulators and poles, streetlights and other accessories within 1500 feet of substations. Stores – Stock including fresh inventory and capitalized items in covered and open godowns. (details as per slips above)	Property Damage due to Terrorism	1% of Claim Amount Subject to a minimum limit of INR 1 Lakhs and a maximum limit of INR 10 Lakhs. Business Interruption: 3 days each and every occurrence	Material Damage - INR 4,60,315 Lakhs Business Interruption- INR 150,000 Lakhs	31st March 2026 to 30th March 2027	
3	Standard Fire and Special Peril Policy (Other than Grids)	All assets other than grid including but not limited to building, plant and machinery, Solar Plant, other electrical and electronic items, furniture, fixtures, fittings, and all other	Fire & Allied Perils like Earthquake and STFI etc.	a. Sum Insured Up to INR 10 Crs- 5% of the claim amount subject to minimum of INR 10,000/- b. Sum Insured Up to INR 10 Crs to 100 Crs- 5% of the claim amount subject to minimum of		31st March 2026 to 30th March 2027	

		contents pertains to insured business / trade. (details as per slips above)		<p>INR.25,000/-</p> <p>c. Sum Insured INR 100 Crs to INR 1500 Crs- 5% of the claim amount subject to minimum of INR500,000/-</p> <p>d. Sum Insured up to INR1500 Crs to INR 2500 Crs 5% of the claim amount subject to minimum of INR 2,500,000/-</p> <p>e. Sum Insured up to Above 2500 Crs- 5% of the claim amount subject to minimum of INR.5,000,000/-</p>			
4	Burglary (Other than Grids)	All assets other than grid 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. (details as per slips above)	Burglary and Housebreaking	INR 1,500/- for each and every claim		31st March 2026 to 30 <sup>th</sup> March 2027	

5	Electronic Equipment Insurance	Including but not limited to Servers, PC, Scanner, Printer, Barcode Reader, Projector, CCTV, SCADA RTU and FRTU AUDIO /VIDEO SYSTEM, UPS, PC, CPU, TFT, PDS, POSS Machines, any kinds of equipment's and Telecom equipment's, pertaining to insureds trade. (details as per slips above)	Fire & Allied Perils like Earthquake and STFI this covers breakdown of assets also etc.	Excess: a) For equipment with value up to INR 1 lakh -i) Equipment (other than Winchester Drive) 5 % of claim amount subject to a minimum of INR1, 000/- ii) Winchester Drive 10 % of claim amount subject to a minimum of INR. 2, 500/- b) For equipment with value more than INR 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 INR 10,000/-		31st March 2026 to 30 <sup>th</sup> March 2027	
6	Portable Electronic Equipment Insurance	Portable equipment comprising of laptop, tabs, i-pads projectors, PDS machine, mobile phone, testing equipment and any other portable equipment pertaining to insured trade. (Details as per slips above)	Electrical / mechanical Breakdown, Burglary etc	INR 500/- for Each and Every Claim		31st March 2026 to 30 <sup>th</sup> March 2027	

7	Money Insurance Policy	Money in transit and money in safe (details as per slips above)	All risk related to money movements	NA	Cash in Safe INR 700 Annual Carrying Limit INR 1500 Single Carrying Limit INR 700 Hold Up counter INR 310 Mobile Van INR 20	31 <sup>st</sup> March 2026 to 30 <sup>th</sup> March 2027	
8	GPA Policy (Cash Carrying Employees both permanent and Contractual)	GPA Policies (Cash Carrying Employees both permanent and Contractual) (details as per slips above)	Coverage Table C Death, permanent Partial Disability, permanent Total Disability	NA	As per quote slip	1st April, 2026 to 31 <sup>st</sup> March, 2027	
9	GPA Policy (Employees both permanent and Contractual)	GPA Policies (Employees both permanent and Contractual) (details as per slips above)	As per Slips above	100 times of Basic with an additional for Enforcement employee (as per slip above)	17,48,56,55,778	1st April, 2026 to 31 <sup>st</sup> March, 2027	
10	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 slips above)	Loss of consignment and other marine perils	0.25% of the claim amount subject to a minimum of INR 5,000 for EEL		31 <sup>st</sup> March 2025 to 30 <sup>th</sup> March 2026	

11	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	<p>1. Marine - For movement of new / old materials pertaining to insured trade from stores to installation sites or sub-stores.</p> <p>2. Standard Fire and special perils including earthquake.</p> <p>3. Accidental external damage at site during storage and /or installation by any means.</p> <p>4. Burglary including Theft, RSMD.</p> <p>5. Any breakdown whilst testing at the time of installation (Details as per slips above)</p>	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	<p>Stocks related to trade (Fire) INR 1000</p> <p>Stocks (Burglary) INR 1000</p> <p>Transit INR 15,000</p> <p>Accidental damage INR 1000</p> <p>Breakdown while testing at the time of installation INR 1000</p>	31st March 2026 to 30 <sup>th</sup> March 2027	
12	Fidelity Guarantee Insurance Policy	<p>1.Coverage of all employees (permanent, temporary on rolls or not) on unnamed basis</p> <p>2.Fidelity cover of cash, stock &amp; assets against all employees (details as per slips above)</p>	All risk related to Fidelity cover.	1 % of claim amount subject to minimum of INR 5,000/-	<p>AOA / Per Employee Limit – INR 100</p> <p>AOY / Total Sum Insured (All Employees on the mentioned locations) –INR 500</p>	31st March 2026 to 30 <sup>th</sup> March 2027	

13	Machinery Breakdown Insurance Policy	All dry types of Transformers with all accessories	Machinery Breakdown	1% of Sum insured with a minimum of INR 2,500.		31st March 2026 to 30 <sup>th</sup> March 2027	
14	Standard Fire and Special Peril Policy (Transmission & Distribution lines including LT and HT Lines).	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	Fire & Allied Perils	5% of claim amount subject to minimum of INR 1 Lakh for each & every claim.		31st March 2026 to 30 <sup>th</sup> March 2027	
<b>TOTAL (A) INR</b>							

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

**General Insurance Policies- Price Bid Format Part B**

**PART I**

S. No	Policy Period	Type of Policy	Plan	Family Structure/Cove rage	Sum Insured in INR	Net Premium incl. GST In INR (figures)	Net Premium incl. GST In INR (word)	Remarks
1 (a)	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Mediclaim 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)	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Mediclaim Policies – Employees	Plan 1	Employee Only	4 Lakh			<b>Option 2 - FLEX (Employee)</b> <b>1. Employees can change the family structure but can't decrease the Sum Insured.</b>  <b>2. Employees with default SI (ESC) can opt for Employee only with enhanced SI option.</b>  <b>3. Emp. at default SI of 3L (ESC) Plan 8 can opt for E only with SI 4L &amp; higher. Premium for ESC 3L (Plan 8) should be equivalent to premium of E only 4 L</b>
			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 1)
			Plan 13	Employee + Spouse + Child	10 Lakh			<p><b>4. Emp. at default SI 4L (ESC) Plan 9 can only choose E only plan with SI 5L &amp; higher. Premium for ESC 4L (Plan 9) should be equivalent to premium of E only 5L (Plan 2)</b></p> <p><b>5. Emp. at default SI 5L (ESC) Plan 10 can only choose E only plan with SI 6L &amp; higher. Premium for ESC 5L (Plan 10) should be equivalent to premium of E only 6L (Plan 3)</b></p> <p><b>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)</b></p> <p><b>6. Emp. only plans with SI 10L, 12L, 15L can have premium independent of ESC premiums</b></p>
			Plan 14	Employee + Spouse + Child	12 Lakh			
			Plan 15	Employee + Spouse + Child	15 Lakh			
2	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Mediclaime Policies - Employees	Dependent Coverage in case of death of Employee - To be covered till policy period in case of death of					

Additional Benefits in Base Policy	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.			
3	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	GMC Top Up Policies – Employee	As per quote slip (Voluntary basis)	Employee + Spouse + Child	3 Lakh		<b>No minimum enrolment Voluntary Top Up Plan (ESC) As expiring Deductible will be the Base Default Sum Insured *Per Family Rater Required without age Band</b>
				Employee + Spouse + Child	4 Lakh		
				Employee + Spouse + Child	5 Lakh		
				Employee + Spouse + Child	6 Lakh		
4 (a)	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Voluntary Mediclaime Policies – Parents	Option 1 (Expiring Traditional 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)	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Voluntary Mediclaime 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	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Voluntary Mediclaim Policies - Parents  Additional Benefits in Base Policy		Dialysis at Home - Dialysis covered at home. Cost of the equipment is not covered. - Expenses covered up to INR 1 Lakh				Individual Benefit loading is required
				Age Related Macular Degeneration (ARMD)- up to 50,000 per family - Covers treatment of age related macular degeneration to covered on day care basis. These would include (but not limited to) intravitreal injections (Avastin & Lucentis injections) & corrective surgeries				
6	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	GMC Top Up Policies – Parents	As per quote slip (Voluntary basis)	Upto 2 Parents	3 Lakh			No minimum enrolment Voluntary Top Up Plan (Parents) As expiring *Per Family Rater Required without age Band
				Upto 2 Parents	4 Lakh			
				Upto 2 Parents	5 Lakh			
				Upto 2 Parents	6 Lakh			
<b>PART II</b>								

5	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	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>
6	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	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>
7	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	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		
8	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	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	10 Lakh		

				90 days & Survival Period - 30 days)				
			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			
9	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Voluntary Spouse Critical Illness (Health Plus Plans)	Plan 1	Spouse Only (Waiting Period 90 days & Survival Period - 30 days)	5 lakh			Per Member Rate is required (No minimum participation) Lock-In of 2 Years
			Plan 2	Spouse Only (Waiting Period 90 days & Survival Period - 30 days)	10 Lakh			
			Plan 3	Spouse Only (Waiting Period 90 days &	20 Lakh			

				Survival Period - 30 days)			
			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		
10	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	Voluntary Fitness Plan (Health Plus Plans)	Plan 1	Cult centres only			<b>Per Member Rate is required (No minimum participation)</b>
			Plan 2	All Fitness centres excluding Cult centres			

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

**Note:**

- **BYPL 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**

**General Insurance Liability Policies- Price Bid Format Part C**

Sr. No	Type of Policy	Coverage Territory	Major Coverages	Excess Under Each Policy	Limits	Proposed Policy Period	Premium (Including GST) In INR
1	Public Liability Act Insurance	Entire electricity distribution network in East and Central Delhi	As per PL Act	NA	AOA:AOY: 250 Crs.:500 Crs.	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	
2	Cyber Liability Insurance	Worldwide	Data Breach, Business Interruption, Forensic expenses	As mentioned in annexure	Option 1 INR 25 Crs. in aggregate Option 2 INR 50 Crs.	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	
3	Crime Liability Insurance	Worldwide	Employee dishonesty, third party crime	As mentioned in annexure		1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	
4.	Commercial General Liability	India	Bodily Injury and property damage to third party	As mentioned in annexure	Option 1 INR 40 Crs. Option 2 INR 60 Crs.	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 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 Crs. Option 2 INR 100 Crs.	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	
6.	Regulatory Liability Policy	India	Claims arising out of liability under DERC regulation	As mentioned in annexure	INR 5 Crs.	1 <sup>st</sup> April 2026 to 31 <sup>st</sup> March 2027	

**TOTAL (C)**

**Grand Total (A+B+C)**

**\* Please quote the Total Premium in figure and words.**

**Note:**

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