

Embassy of India  
Abu Dhabi

NOTICE INVITING TENDER FOR: Selection of Insurance provider for staff at the  
Embassy of India, Abu Dhabi

**Tender No. Abu/Admn/653/01/2023**

**Dated: 10.01.2025**

<b>Bid Schedule#</b>	
Published date	10/01/2025
Pre-Bid Meeting date	16/01/2025
Deadline for bid submission	31/01/2025
Date of Technical Bid opening	03/02/2025
Date of Presentation by prospective bidders	04/02/2025
Date of opening of financial bid	04/02/2025
Date of Award of Work	06/02/2025

#The above dates are subject to change

The bids shall be submitted by hand or post at the Embassy of India, Abu Dhabi. All queries for clarification shall be directed to Head of Chancery, Embassy of India, Abu Dhabi, via email

Arpit Jain  
First Secretary (Press, Information and Culture) & Head of Chancery  
Embassy of India,  
Abu Dhabi  
Email Id: hoc.abudhabi@mea.gov.in

## TENDER NOTICE

Subject: Selection of Insurance provider for staff at the Embassy of India, Abu Dhabi

### Objective

The Embassy of India, Abu Dhabi, invites competitive bids from appropriately qualified and adequately experienced Medical Insurance Companies/Agencies, which are registered with Department of Health- Abu Dhabi (HAAD), for providing health insurance cover for 33 local employees and their 42 dependent family members.

### A). Scope of work:

The Health Insurance Cover shall cover 33 local Local Employees of the Embassy of India, Abu Dhabi, and their 42 dependent family members as per **Annexure-I**.

- i. The insurance shall provide coverage as under the United Arab Emirates Laws for Abu Dhabi
- ii. The insurance coverage shall be commensurate to the salary of the listed employees in Annexure -I.
- iii. The monetary limit of insurance coverage shall not exceed is AED 2,50,000/- per person.
- iv. The insurance coverage shall include the following facilities/provisions:
- v. **In-Patient Treatment:**
  - a) Inpatient and Day treatment (including Pre & Post in hospital treatment)
  - b) Accommodation Type - General Room/Private Room
  - c) Hospital Accommodation & Services
  - d) Consultant's Surgeon's & Anesthetist's Fees and other fee
  - e) Ambulance Services
  - f) Parent Accommodation for accompanying Child
  - g) Companion Accommodation for Critical Illness
- vi. **Out-Patient treatment:**
  - a) Physician/Consultant
  - b) Diagnostics (x-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory
  - c) Pharmaceuticals
  - d) Physiotherapy
- vii. **Other Services :**
  - a) Emergency Treatment in UAE
  - b) Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)
  - c) Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)
  - d) Repatriation of Mortal Remains to country of origin
  - e) Healthcare services for work illnesses and injuries
  - f) Annual cancer screening
- viii. **Maternity:**
  - a) Inpatient Maternity
  - b) Outpatient Maternity

**B). Validity & Extension of Contract:** The contract work would be assigned initially for a period of one year, which may be given maximum 2 extensions of 1 year each at the sole discretion of the Embassy on the same terms & conditions, subject to satisfactory performance and with the written consent of the agency.

**C). Process of Bidding:** A two bid system shall be followed. Bidders will submit their bids in two parts. Part – 1 shall be the technical bid and Part – 2 shall be the financial bid. The bids shall be submitted in a sealed envelope latest by **31/01/2025** at the Embassy of India, Abu Dhabi by post or by hand. The technical bids shall be opened by a Tender Evaluation Committee on **03/02/2025** in the presence of representatives of bidders. After opening of the technical bid, bidders shall be invited for a presentation of their proposal in-person at the Embassy of India, Abu Dhabi in front of the Tender Evaluation Committee. The presentation shall be evaluated by the committee and those bidders who receive less than 70% of the maximum marks shall not be eligible for evaluation of financial evaluation.

**D). Pre-bid Meeting:** A prospective bidder, requiring a clarification on the Tender document shall write to the Embassy of India, Abu Dhabi via email to [hoc.abudhabi@mea.gov.in](mailto:hoc.abudhabi@mea.gov.in) within the time-frame as indicated in the Bid Schedule. The Embassy of India, Abu Dhabi will conduct the Pre-bid Meeting to address the submitted queries, if any, on 16/01/2025 at 1100 hrs at Embassy of India, Abu Dhabi. Responses to the queries received through email and those raised at the Pre-Bid meeting will be uploaded on the website of the Embassy ([www.indembassyuae.gov.in](http://www.indembassyuae.gov.in)). Any resulting amendments shall also be uploaded on the website.

**E). Submission of bids:**

- i. The bid shall be submitted by hand or post at the Embassy of India, Abu Dhabi
- ii. The bids (complete in all respect) must be submitted in a sealed envelope titled **“Proposal for health insurance for local employees of the Embassy of India, Abu Dhabi.”** The name and address of the bidding company/entity must be clearly mentioned on the envelope. The envelope must be addressed to the Head of Chancery, Embassy of India, Abu Dhabi.
- iii. Inside the covering envelope as per para (ii) above, bids are to be separated into technical and financial bids. The technical and financial bids must be sealed in two separate covers respectively. The technical and financial bid documents must not be in the same cover.
- iv. Only those proposals which are received in sealed covering envelope (containing two separate covering envelopes inside (one each for technical and financial bids respectively) shall be accepted and opened for further processing.
- v. The technical bid should contain documentation as per Annexure – II.
- vi. The bidders shall be required to present their technical proposal, in person, at the Embassy of India Abu Dhabi as per the Bid Schedule. The technical presentation shall be evaluated on criteria as specified by Clause (F) of this tender document. The minimum score required in technical evaluation shall be 70%. Failure to achieve this score will lead to automatic disqualification. Financial bids of only those bidders, who achieve more than 70% in the technical evaluation, will be opened.
- vii. The financial bid must conform to the proforma as per Annexure – III.

**F). Technical Evaluation :**

i. Only the agencies who submit their bids in accordance with Clause (E) of this tender document shall be eligible for technical evaluation. Such agencies shall be required to present a Technical Presentation showcasing their proposals and packages.

ii. The technical evaluation of the bidders proposal/packages shall be made on following points:

<b>S No</b>	<b>Criteria</b>	<b>Marks</b>
<b>1</b>	<b>Amount Copay-Consultation Fee (to be paid by the Individual)</b>  <b>Maximum marks: 6</b>	Calculation will be done as per the following Marking Procedure – if the copay charges are  More than AED 25 (1 mark) AED 20-25 (2 Mark), AED 15- 20 (3 Marks), AED 10-15 (4 Marks), AED 05-10 (5 Marks), less than AED 05 (6 Marks).
<b>2</b>	<b>Time Limit for Approval for Pharmaceuticals and Tests (Maximum marks: 10)</b>	Calculation will be done as per the following Marking Procedure – For Bidders with the lowest waiting Time : 10 marks  For Bidders with the second lowest waiting Time: 8 marks  For Bidders with the third lowest waiting Time : 6 marks  For Bidders with the fourth lowest waiting Time: 4 marks  For rest of the bidders : 2 marks
<b>3</b>	<b>Number of hospitals/clinics/doctors affiliated with the insurance company</b>  <b>Maximum marks : 10</b>	Relative Marking shall be applied  For Bidders with the largest network : 10 marks

For Bidders with the second largest network: 8 marks

For Bidders with the third largest network: 6 marks

For Bidders with the fourth largest network: 4 marks

For rest of the bidders : 2 marks

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**In-Patient Treatment:  
(Maximum 8 marks)**

- Inpatient and Day treatment (including Pre & Post in hospital treatment)
- Accommodation Type - General Room/Private Room
- Hospital Accommodation & Services
- Consultant's Surgeon's & Anesthetist's Fees and other fee
- Ambulance Services
- Parent Accommodation for accompanying Child
- Companion Accommodation for Critical Illness

Each sub point in the criteria is worth 1 mark.

Based on the proposal for each sub-point, the bidder shall be awarded either 1 mark or 0 mark.

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**Out-Patient treatment:  
(Maximum 10 marks)**

- Physician/Consultant
- Physiotherapy

Marking will be as follows:

If coverage includes both the parameters, bidders will be awarded 10 marks

If one of the parameter is included, bidders shall be awarded 5 marks

If none of the parameters are included, bidders shall be awarded 0 marks

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**Pharmaceuticals coverage :  
(Maximum 10 marks)**

Marking will be as follows:

For Bidders with the largest coverage of pharmaceuticals : 5 marks

For Bidders with the second largest coverage of pharmaceuticals : 4 marks

		For Bidders with the third largest coverage of pharmaceuticals : 3 marks
		For Bidders with the fourth largest coverage of pharmaceuticals : 2 marks
		For rest of the Bidders : 1 marks
7	<b>Diagnostics &amp; Laboratory Tests : (Maximum 10 marks)</b>	For Bidders with the maximum number and type of tests covered : 10 marks  For Bidders with the second maximum number and type of tests covered : 8 marks  For Bidders with the third maximum number and type of tests covered : 6 marks  For Bidders with the fourth maximum number and type of tests covered : 4 marks
8	<b>Other Services : (Maximum 6 marks)</b> <ul style="list-style-type: none"> <li>• Emergency Treatment in UAE</li> <li>• Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)</li> <li>• Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)</li> <li>• Repatriation of Mortal Remains to country of origin</li> <li>• Healthcare services for work illnesses and injuries</li> <li>• Annual cancer screening</li> </ul>	For rest of the Bidders : 2 marks Each sub point in the criteria is worth 1 mark.  Based on the proposal for each sub-point, the bidder shall be awarded either 1 mark or 0 mark.
9	<b>Maternity: (Maximum 10 marks)</b> <ul style="list-style-type: none"> <li>• Inpatient Maternity</li> <li>• Outpatient Maternity</li> </ul>	Marking will be as follows:  If coverage includes both the parameters, bidders will be awarded 10 marks  If one of the parameter is included, bidders shall be

		awarded 5 marks
		If none of the parameters are included, bidders shall be awarded 0 marks
10	<b>Experience in health insurance industry (in number of years) (maximum 10 marks)</b>	Marking will be as follows:  If number of years > 10 , 10 marks  If number of years >5, but <10, 8 marks  If number of years ≤ 5, 5 marks
11	<b>Is insurance coverage of atleast AED 250,000 included (maximum 10 marks)</b>	Marking will be as follows:  If Yes : 10 marks If No : 0 marks
	<b>Maximum marks possible (total of maximum marks for each criteria)=100</b>	<b>Marks obtained by bidder = (sum total of marks obtained in each criteria out of 100 = .../100</b>

iii. Only those bidders who obtain a minimum qualifying score of 70% shall be considered for financial bids evaluation.

**G). Financial Evaluation:**

- i. Only the agencies which qualify the Technical evaluation as per Clause (F), will be eligible to participate in the financial bid evaluation stage. The date and time for opening of the Financial Bids will be as per Bid Schedule.
- ii. The financial bid must be submitted as per Clause (E).
- iii. No change in financial bids is allowed after the last date of submission of tender document.
- iv. After evaluation of financial bids, the bidder will be awarded the contract as per Least Cost System. The bidder with the least cost shall be identified as L1.

**H). Award of work:**

The L1 Bidder shall be awarded the contract.

**I). Other Terms & Conditions:**

- i. Bids received after the closing date and time will not be entertained
- ii. The Embassy reserves the right to extend the last date and time for submission of the bids at its own discretion.
- iii. The bidder/agency shall bear all costs associated with the preparation and submission of its bids and the Embassy of India will in no way be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process. It is also clarified that no binding relationship will exist between any of the respondents and the Embassy until execution of a contractual agreement.
- iv. The bids shall remain valid for a period of 180 (One hundred & eighty) days from the

date of opening of bid. In exceptional circumstances, the consent of the bidder may be requested in writing for an extension to the period of bid validity. Such requests should preferably be made much before the expiry of the bid validity. The bid security provided shall also be suitably extended.

v. Failure to furnish all the required information may result in rejection of the bid.

vi. Agencies applying for the tender will submit a certificate that the information submitted by them is correct and they will abide by the decision of the Embassy. In case the information submitted by the firm is found to be false and/ or incorrect in any manner, the agency can be suspended and/or debarred.

vii. Any notice by one party to the other pursuant to the Contract shall be sent by e-mail/letter and confirmed in writing to the address specified for that purpose in the Contract.

viii. To assist in Technical evaluation, the Embassy reserves the right to call for any clarification from any/all bidder/agency during the evaluation of the bids. Such clarification should be submitted only in writing. However, no other correspondence on bids will be entertained.

ix. Participation in this bid will imply that the bidder has accepted all the terms and conditions and subsequent modifications, if any, of this bid document.

x. In all matters related to dispute relating to this tender, the decision of this office will be final and binding upon the firm/agency.

xi. The Embassy reserves the right to accept or reject any or all proposals without assigning any reasons. No tenders shall have any cause or claim against the Embassy for rejection of his proposal.

**J). Payment terms:**

i. The price quoted shall remain fixed and not be subject to variations in exchange rate, duties, levies etc.

ii. The payment against the invoice raised in accordance with the quoted price shall be made on annual basis or as per mutual agreement between the Embassy and the Contractor.

iii. In case of additions or deletions in the list of covered employees and their dependents as per Annexure-I, the service provider shall provide a revised quotation to the Embassy as and when required. Any additional payment or refund shall be made on the basis of the revised quotation submitted and accepted by the Embassy.

iv. Agencies, which submit the bid, are advised to ensure that the prices/ rates quoted are inclusive of the manpower support required for the execution and continuous monitoring of the Embassy's account for the Contract period. No deviation in any of the conditions is allowed during the project period. No increase in prices would be allowed during the contract period.



**K). FORCE MAJEURE:**

- i. The Embassy may consider relaxing the penalty and delivery requirements, as specified in the tender document, if and to the extent the delay in performance or failure to perform its obligations under the contract is the result of Force Majeure.
- ii. Force majeure as used herein means any unforeseeable and irresistible act of nature, any act of war (whether declared or not), invasion, revolution, insurrection, terrorism, or any other acts of a similar nature or force, provided that such acts arise from causes beyond the control and without the fault or negligence of the Contractor.
- iii. In the event of and as soon as possible after the occurrence of any cause constituting force majeure, the affected Party shall give notice and full particulars in writing to the other Party, of such occurrence or cause if the affected Party is thereby rendered unable, wholly or in part, to perform its obligations and meet its responsibilities under the Contract.
- iv. The affected Party shall also notify the other party of any other changes in condition or the occurrence of any event which interferes or threatens to interfere with its performance of the Contract. On receipt of the notice or notices required hereunder, the Party not affected by the occurrence of a cause constituting force majeure shall take such action as it reasonably considers being appropriate or necessary in the circumstances, including granting the affected Party of a reasonable extension of time in which to perform any obligations under the Contract.
- v. If the contractor is rendered unable, wholly or in part, by reason of force majeure to perform its obligations and meet its responsibilities under the Contract, the Embassy of India shall have the right to suspend or terminate the Contract on the same terms and conditions with immediate effect. In any case, the Embassy of India shall be entitled to consider the Contractor permanently unable to perform its obligations under the Contract in case the Contractor is unable to perform its obligations, wholly or in part, by reason of force majeure.

**L). Closure of Contract-** Before the final payment to the contractor is made, the contractor shall furnish a "no claim certificate" as per the format given in the Annexure 21 of Manual for Procurement of Services, 2017.

(Arpit Jain)  
First Secretary (PIC) & Head of Chancery,  
Embassy of India,  
Abu Dhabi  
E-mail ID: hoc.abudhabi@mea.gov.in

**List of Local employees of Embassy of India, Abu Dhabi and their dependent family members**

SI No.	Employee & Family Members	Date Of Birth	Gender	Marital Status	Nationality	National Identity	Monthly Salary
1	Employee	11/06/1987	MALE	MARRIED	Indian	784-1987-0483257-9	AED 9049
2	Employee	05/05/1984	MALE	MARRIED	Indian	784-1984-7543175-9	AED 12,964
3	Employee	01/06/1985	MALE	MARRIED	Indian	784-1985-8682096-5	AED8,437
4	SPOUSE	03/05/1989	FEMALE	MARRIED	Indian	784-1989-0942910-6	
5	CHILD	09-01-2016	MALE	SINGLE	Indian	784-2016-2970262-8	
6	CHILD	08-02-2022	FEMALE	SINGLE	Indian	784-2022-5835484-8	
7	CHILD	31-10-2023	FEMALE	SINGLE	Indian	784-2023-87428950	
8	Employee	29-01-1972	MALE	MARRIED	Indian	784-1972-4937503-7	AED9,865
9	SPOUSE	15-09-1976	FEMALE	MARRIED	Indian	784-1966-1659641-5	
10	Employee	01/01/1980	MALE	MARRIED	Indian	784-1980-1910613-1	AED10,753
11	SPOUSE	17-08-1980	FEMALE	MARRIED	Indian	784-1980-9740862-3	
12	CHILD	18-01-2012	FEMALE	SINGLE	Indian	784-2012-0426240-2	
13	Employee	11/03/1978	MALE	MARRIED	Indian	784-1978-6831483-8	AED10,753
14	SPOUSE	31/05/1984	FEMALE	MARRIED	Indian	784-1984-1913046-7	
15	CHILD	12/09/2013	MALE	SINGLE	Indian	784-2013-3982086-8	
16	CHILD	12/09/2013	FEMALE	SINGLE	Indian	784-2013-4302572-8	
17	CHILD	30/03/2023	MALE	SINGLE	Indian	784-2023-6503207-1	
18	Employee	31-05-1975	FEMALE	MARRIED	Indian	784-1975-5426193-9	AED10,753
19	CHILD	22-11-2010	MALE	SINGLE	Indian	784-2010-4981036-5	
20	CHILD	22-11-2010	MALE	SINGLE	Indian	784-2010-3250728-3	
21	CHILD	22-11-2010	MALE	SINGLE	Indian	784-2010-3208542-1	
22	Employee	12/05/1978	MALE	MARRIED	Indian	784-1978-2196480-2	AED10,161
23	SPOUSE	05/06/1981	FEMALE	MARRIED	Indian	784-1981-7925409-3	
24	CHILD	28-06-2009	MALE	SINGLE	Indian	784-2009-0572053-6	
25	Employee	18-12-1986	FEMALE	MARRIED	Indian	784-1986-8747204-7	AED10,161
26	Employee	02/04/1971	FEMALE	MARRIED	Indian	784-1971-9197693-1	AED10,457
27	Employee	19-03-1980	FEMALE	MARRIED	Indian	784-1980-8525165-4	AED10,457
28	SPOUSE	06-10-1977	MALE	MARRIED	Indian	784-1977-8547476-4	
29	Employee	15-07-1998	MALE	SINGLE	Indian	784-1998-4190433-9	AED10,210
30	Employee	24-12-1970	MALE	MARRIED	Indian	784-1970-9382479-1	AED10,457

31	SPOUSE	22-07-1972	FEMALE	MARRIED	Indian	784-1972-0971476-1	
32	CHILD	10/08/2011	FEMALE	SINGLE	Indian	784-2011-6103840-7	
33	Employee	30-06-1972	FEMALE	MARRIED	Indian	784-1972-5381081-2	AED9,865
34	Employee	26/05/1982	MALE	MARRIED	Indian	784-1982-6035493-5	AED8,641
35	Spouse	23-03-1994	FEMALE	MARRIED	Indian	784-1994-3697886-2	
36	CHILD	23-12-2013	FEMALE	SINGLE	Indian	784-2013-1728375-8	
37	CHILD	25-09-2017	MALE	SINGLE	Indian	784-2017-3301964-6	
38	Employee	21/09/1981	MALE	MARRIED	Indian	784-1981-1915184-7	AED8,641
39	SPOUSE	19/11/1987	FEMALE	MARRIED	Indian	784-1987-8615159-1	
40	CHILD	14/05/2012	MALE	SINGLE	Indian	784-2012-9241975-7	
41	Employee	29/05/1988	MALE	MARRIED	Indian	784-1988-7549354-0	AED8,233
42	Employee	02/12/1987	FEMALE	SINGLE	Indian	784-1987-4315407-6	AED8,437
43	Employee	13-05-1988	MALE	MARRIED	Indian	784-1988-5803195-2	AED8,029
44	Employee	18-11-1987	FEMALE	MARRIED	Indian	784-1987-0390619-2	AED8,437
45	CHILD	21-03-2014	FEMALE	SINGLE	Indian	784-2014-4626849-8	
46	CHILD	26-01-2020	MALE	SINGLE	Indian	784-2020-0710938-6	
47	Employee	09-01-1978	FEMALE	MARRIED	Indian	784-1978-2190586-2	AED9,049
48	Employee	24-07-1989	MALE	MARRIED	Indian	784-1989-6157416-1	AED7,213
49	SPOUSE	12-12-1993	FEMALE	MARRIED	Indian	784-1993-3914250-9	
50	Employee	27-07-1982	FEMALE	MARRIED	Indian	784-1982-9596508-5	AED 8,029
51	CHILD	14-11-2009	MALE	SINGLE	Indian	784-2009-0470841-7	
52	CHILD	01-12-2012	FEMALE	SINGLE	Indian	784-2012-6583275-4	
53	Employee	03-05-1984	MALE	MARRIED	Indian	784-1984-9481981-0	AED7,009
54	SPOUSE	29-05-1987	FEMALE	MARRIED	Indian	784-1987-4891834-3	
55	CHILD	06-12-2016	FEMALE	SINGLE	Indian	784-2016-1889342-0	
56	CHILD	29/07/2024	MALE	SINGLE	Indian	784-2024-7784621-0	
57	Employee	22-04-1986	MALE	MARRIED	Indian	784-1986-2108472-6	AED7,213
58	Employee	05-04-1982	MALE	MARRIED	Indian	784-1982-5021582-3	AED 4,208
59	Employee	05-04-1978	MALE	MARRIED	Indian	784-1978-2582986-0	AED4,208
60	SPOUSE	20.06.1980	FEMALE	MARRIED	Indian	784-1980-3986213-5	
61	Employee	13-03-1966	MALE	MARRIED	Indian	784-1966-1916172-0	AED4,700

62	Employee	27-05-1987	MALE	MARRIED	Indian	784-1987-5073639-3	AED10,516
63	Employee	13/08/1987	MALE	MARRIED	Indian	784-1987-4280695-7	AED7,009
64	SPOUSE	16/10/1997	FEMALE	MARRIED	Indian	784-1997-9420340-8	
65	Employee	05/05/1980	MALE	MARRIED	Indian	784-1980-2169539-4	AED7,009
66	SPOUSE	24/01/1988	FEMALE	MARRIED	Indian	784-1988-1793529-3	
67	CHILD	28/09/2011	MALE	SINGLE	Indian	784-2011-8290480-1	
68	CHILD	28/03/2014	FEMALE	SINGLE	Indian	784-2014-5364865-7	
69	Employee	07/07/1989	MALE	MARRIED	Indian	784-1989-5952181-0	AED7,009
70	SPOUSE	09/09/1995	FEMALE	MARRIED	Indian	784-1995-9818690-8	
71	CHILD	13/08/2017	FEMALE	SINGLE	Indian	784-2017-8455162-0	
72	CHILD	13/02/2021	MALE	SINGLE	Indian	784-2021-8197175-9	
73	CHILD	30/09/2022	MALE	SINGLE	Indian	784-2022-7489853-9	
74	Employee	23/09/1989	FEMALE	MARRIED	Indian	784-1986-5815836-9	AED10,200
75	CHILD	14/05/2022	FEMALE	SINGLE	Indian	784-2022-5942903-7	

**Checklist of documents to be provided for Technical Proposal**

	<b>Document</b>
1.	Brief profile of the company along with any other information
2.	Copy of Commercial/Trade license issued by the Government of the UAE
3.	A list of owners/partners etc. of the agency.
4.	Undertaking to the effect that the firm is not blacklisted by any Govt. Department.
5.	List of clients from the Government/Private sector
6.	Detailed proposal/package for insurance cover to cover local employees of the Embassy and their eligible dependents as per list in Annexure-I

**Financial bid proforma as per Clause (E)**

<b><u>Particular</u></b>	<b><u>Value</u></b>	<b><u>Remarks (OPTIONAL)</u></b>
Annual Premium		Example: Lump Sum or Monthly or Quarterly payment
VAT @ 5%		