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भारतीय सूचना प्रौद्योगिकी संस्थान धारवाड़

INDIAN INSTITUTE OF INFORMATION TECHNOLOGY DHARWAD

[Institute of National Importance by an Act of Parliament]

Ittagatti Road, Near Sattur Colony, Dharwad 580009, Karnataka, India.

CORRIGENDUM / ADDENDUM

Corrigendum No.: IIITDWD/MEDICALINSURANCE/2026/CORR/01

Date: 06/07/2026

Tender Ref. No.: IIITDWD/MEDICALINSURANCE/2026 dated 17.06.2026 &

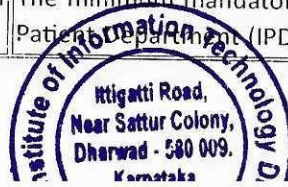
GeM Bid No.: GEM/2026/B/7700022

Name of Work: Providing Group Student Health Insurance Policy / Group Mediclaim Insurance Policy for Students of IIIT Dharwad

In continuation of the above tender and pursuant to the Pre-Bid Meeting held on 02.07.2026, the following clarifications / amendments / additions are hereby issued. This Corrigendum shall form an integral part of the tender document and shall be read in conjunction with the original Tender Document / ATC / Scope of Coverage and all other tender conditions. In case of any conflict between the tender conditions and this Corrigendum, the provisions of this Corrigendum shall prevail to the extent of such conflict.

1. Clarifications / Amendments arising out of Pre-Bid Meeting

Sl. No.	Bidder Query / Issue Raised	Clarification / Decision of IIIT Dharwad
1	Request for member demographic data in Excel format / age-wise bifurcation for underwriting.	The Institute shall not share complete member demographic data at the pre-bid stage. The detailed member demographic data / age-wise bifurcation, as may be required for policy issuance and underwriting, shall be shared only with the successful / shortlisted bidder(s), if required by the Institute. Bidders shall quote based on the tentative member count and age-band information already provided in the tender document.
2	Clarification sought regarding Earnest Money Deposit (EMD) submission.	The EMD / Bid Security shall be submitted strictly as per the provisions of the GeM bid / tender conditions. In case any exemption is claimed, the bidder shall upload valid documentary proof of exemption as per applicable rules / GeM provisions / tender conditions. Any bid not complying with the EMD / exemption requirement shall be liable for rejection.
3	BOQ / Financial Bid format was not enclosed with the tender document.	The BOQ / Financial Bid format is hereby issued through this Corrigendum and shall be uploaded / made available through the GeM portal. Bidders shall quote strictly in the prescribed BOQ / Financial Bid format only.
4	Whether the policy should cover both existing students and newly admitted students.	The proposed Group Student Health Insurance Policy shall cover both existing students and newly admitted students, subject to the terms finalized at the time of award / policy issuance. For administrative purposes, coverage for existing students may be treated as renewal, while coverage for newly admitted students may be treated as fresh addition / fresh coverage, as applicable under the final policy terms accepted by the Institute.
5	Clarification on base scope of insurance coverage.	The minimum mandatory requirement under this tender is In-Patient Department (IPD) coverage for students, as specified in





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Sl. No.	Bidder Query / Issue Raised	Clarification / Decision of IIIT Dharwad
		the tender document. Bidders shall mandatorily quote for the base IPD coverage.
6	Whether OPD coverage may be quoted separately.	Yes. OPD coverage / additional benefits, if any, may be quoted separately as optional items in the BOQ. However, such optional items shall not be mixed with the mandatory base IPD quote.
7	Request for claims experience / claim ratio / claim dump / MIS data.	The Institute clarifies that the overall indicative claim ratio is approximately 85%. One Personal Accident (PA) claim was reported outside the recent three-year period. Detailed claim dump / claim MIS / member-level claim data is confidential in nature and, if available, may be shared only subject to approval of the competent authority. It is further clarified that detailed student claim dump / MIS records are generally maintained by the respective insurer / TPA and may not be centrally maintained by the Institute in claim-dump format.
8	Request for previous year's tender documents for reference.	Previous tender, if shared by the Institute, shall be for reference only and shall not form part of the present tender. The current tender document together with all corrigenda / addenda issued thereto shall alone govern the present tender process.
9	Clarification on room-rent limit / proportionate deduction clause.	The room-rent eligibility / restriction shall be as per the tender scope and policy accepted by the Institute. If any bidder proposes any variation / enhancement to the room-rent condition, the same shall be specifically indicated in the bid and shall be subject to acceptance by the Institute.
10	Requirement of network hospitals and claims servicing support in Hubballi-Dharwad.	Availability of adequate cashless network hospitals in Hubballi-Dharwad is an essential requirement. The bidder shall furnish an updated list of network hospitals in Hubballi-Dharwad and PAN India in accordance with the tender conditions. The Institute expects prompt claim support and efficient servicing throughout the policy period.

2. Issue of BOQ / Financial Bid Format

The BOQ / Financial Bid format for this tender is hereby issued and shall be treated as part of the tender documents. All bidders shall quote their rates / premium strictly in the BOQ / Financial Bid format uploaded through GeM / issued through this Corrigendum.

Financial Evaluation Methodology

1. The bidder shall mandatorily quote for the Base Group Student Health Insurance Policy covering IPD benefits as per the tender conditions.
2. Optional OPD coverage / additional benefits, if any, shall be quoted separately and shall not be mixed with the base quote.



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3. The evaluated financial quote for the purpose of tender ranking / QCBS financial evaluation shall be the total premium quoted for the mandatory base IPD coverage only for the tentative student strength specified in the BOQ.
4. Optional OPD / additional benefit quotes shall not be considered for financial evaluation, unless specifically decided by the Institute and expressly notified in writing.

3. BOQ / Financial Bid Format

ANNEXURE – BOQ / FINANCIAL BID FORMAT

Tender for Group Student Health Insurance Policy for Students of IIIT Dharwad

Tender Ref. No.: IIITDWD/MEDICALINSURANCE/2026

GeM Bid No.: GEM/2026/B/7700022

Important Instructions to Bidders

1. The bidder shall quote premium rates in Indian Rupees (INR) only.
2. The quote shall be strictly in accordance with the tender document, ATC, scope of coverage, pre-bid clarifications and this Corrigendum.
3. Base IPD coverage is mandatory and shall be quoted in Item No. 1 below.
4. OPD / additional coverage, if any, shall be quoted separately under optional items and shall not be mixed with the base quote.
5. The financial evaluation shall be carried out only on the mandatory base item, unless otherwise specifically notified by the Institute.
6. Taxes / GST shall be dealt with strictly as per GeM financial bid conditions / statutory provisions.
7. Tentative number of students for premium calculation: 1064 Students. The actual number may vary at the time of policy issuance / endorsement as per Institute requirement and accepted policy terms.





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3.1 Financial Bid / BOQ Table

A. Mandatory Evaluated Item

Sl. No.	Item Description	Coverage Type	Unit	Tentative Quantity	Rate / Premium per Student per Annum (₹)	Total Premium (₹)
1	Group Student Health Insurance Policy for Students of IIIT Dharwad as per tender conditions, including In-Patient Department (IPD) Coverage with Sum Insured of ₹1,00,000/- per student per annum and Personal Accident Coverage of ₹2,00,000/- per student, together with all other mandatory policy conditions as specified in the tender document / scope of coverage / corrigendum.	Mandatory Base Coverage (IPD)	Per Student / Per Annum	1064		

B. Optional / Non-Evaluated Items

Note: The following items are optional and may not be considered for financial evaluation unless specifically decided by the Institute.

Sl. No.	Item Description	Coverage Type	Unit	Tentative Quantity	Rate / Premium per Student per Annum (₹)	Total Premium (₹)
2	OPD Coverage for Students of IIIT Dharwad, if offered by the bidder, over and above the mandatory base IPD coverage.	Optional	Per Student / Per Annum	1064		
3	Any additional value-added benefit / enhancement, if specifically offered by the bidder and clearly described in the technical bid.	Optional	Lump Sum / As applicable	1		

3.2 Grand Summary of Financial Quote

Mandatory Evaluated Quote

Sl. No.	Particulars	Amount (₹)
A	Total Premium for Mandatory Base Coverage (Item No. 1)	
B	GST / Applicable Taxes, if payable extra as per GeM / statutory provisions	
C	Grand Total for Mandatory Base Coverage (Evaluated Price)	



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Optional / Non-Evaluated Quote Summary

Sl. No.	Particulars	Amount (₹)
D	Total Premium for Optional Item No. 2 (OPD, if quoted)	
E	Total Premium for Optional Item No. 3 / additional enhancement, if quoted	

4. GeM BOQ Upload Format / Financial Line Item for Portal

For the purpose of GeM financial bid configuration and to maintain uniformity in evaluation, the financial evaluation on the GeM portal shall be based on the following single mandatory evaluated item:

Sl. No.	GeM Line-Item Name	Unit	Quantity
1	Group Student Health Insurance Policy for Students of IIIT Dharwad – Base IPD Coverage	Per Student / Per Annum	1064

GeM BOQ Description for Item No. 1

Group Student Health Insurance Policy for Students of IIIT Dharwad – Base IPD Coverage, including Sum Insured of ₹1,00,000/- per student per annum, Personal Accident Coverage of ₹2,00,000/- per student, and all other mandatory conditions as per tender document, ATC, scope of coverage, pre-bid clarifications and corrigendum.

Optional OPD / additional benefit quotes, if any, may be quoted separately in the BOQ / supporting financial format but shall not be considered for financial evaluation unless specifically decided by the Institute.

5. Extension / Revision of Bid Dates

In view of the issue of this Corrigendum and BOQ format, the bid submission / opening schedule, stand revised as under:


Sl. No.	Particulars	Existing Date	Revised Date
1	Bid Submission End Date	[09/07/2026 11:00]	[14/07/2026 11:00]
2	Bid Opening Date	[09/07/2026 11:30]	[14/07/2026 11:30]

6. Other Terms and Conditions

Except for the clarifications / amendments / additions expressly stated herein, all other terms and conditions of the original tender document shall remain unchanged and shall continue to be valid and binding.

Bidders are advised to read the tender document together with this Corrigendum and submit their bids accordingly.




Registrar
IIIT Dharwad

