

RFQ from Insurance Companies
FOR
Group Mediclaim Policy & General Insurance Policies
at
BIT MESRA, Ranchi



RFQ NoMediclaim & Gen. Insurance

RFQ date: 3rd October, 2018

Last Date & Time of submission: - 22nd October, 2018 (03.00 PM)

BIRLA INSTITUTE OF TECHNOLOGY

Mesra, Ranchi 835215

RFQ Notice for Mediclaim Policy

Request for Proposal – Group Mediclaim Insurance Policy & General Insurance Policies

Background:-

We have taken Group Medi-claim (tailor made with floater) Insurance Policy for the benefit of our students and staff members for last several years.

The period of existing policy is from 26-10-2017 to 25-10-2018 and we would like to continue the said policy without break for a further period from 26-10-2018 to 25-10- 2019.

The details of the proposed group medi-claim policy are given below:-

1. Insured:- Birla Institute of Technology, Mesra, Ranchi
2. Address:- Post:- Mesra, Ranchi – PIN- 835215
3. Nature of Business:- Education & Research
4. Type of Policy:- Floater Group Medi-claim for Staff members and their family consisting of Self, Spouse and up-to two Dependent Children **(Dependent Parents are not covered)**
5. Insurable Interest:- Staff & Students
6. Sum Insured:- (a.) For Staff Rs.3.00 lac per employee's family (Floater type – i.e. maximum risk cover per family is Rs.3.00 lac individually as well as jointly amongst all family members).

(b.) For Students:- Rs.50,000 (No family member to be covered).

Only full time students residing in the hostels of BIT Mesra, BITEC Deoghar and BITEC Patna to be included. (**No maternity benefit for students**)

7. No of Students and Staff Members and their dependents to be Covered:- (As per details given in Annexure -1)

Note:- The numbers indicated are provisional and may vary. Arrangement for periodical inclusion and exclusion of insured persons during the policy period will be required to be done for which proportionate premium will be paid / refunded.

The insurance company needs to clarify the risk cover date and the procedure to be adopted to cover new employees and their family members and also the procedure /arrangement to be made for payment of the premium of such new employees. (If needed the provisional premium as an advance may be deposited by the institute with the insurance company so that the periodical inclusion of new employees / beneficiaries may be done promptly.

8. Additional Premium will be paid / refunded on account of changes in actual number of staff /students/dependent family members arising due to joining of new employees and leaving the employment due to their resignation etc as per list to be submitted by the institute from time to time on pro-rata basis. The manner of premium calculation for new employees or their additional family members along with applicable rate chart is to be clearly mentioned in the quotation / offer document itself.

Other Terms &Conditions :

1. The policy will be effective in continuation of our existing medi-claim policy which expires on midnight of 25/10/2018
2. All diseases including Pre existing Diseases will be covered from day one without any exclusion.

Explanation:-

(There will be no waiting period for any disease i.e. first 30 days waiting period waived and also one to four years waiting period for certain specified diseases also waived)

3. Pre-hospitalisation Expenses for 30 days and Post Hospitalisation Expenses for 60 days will be covered. (However, for **maternity benefits no pre-and post hospitalization** expenses is payable)

4. Foater Sum Insured- floating over all the four family members without sub sect limit like room rent, consultation charges, nursing care charges etc. (However, Limit of room rent @1% of sum insured should be considered, but, for ICU/ICCU there should be no limit).

5. **Maternity Benefit** subject to a maximum of Rs. 50,000/-. No pre-& post hospitalization expenses will be covered in the maternity claims. There will not be any waiting period for existing employees even if name of the spouses is brought under insurance cover at a later date. For new employees, who join the institute after commencement of the policy, waiting period of 9 months from the date of joining will be applicable.

6. **New Born child** to be covered from day one automatically under the overall limit of Maternity benefit.

7. The midterm inclusion of names of family members due to changes in the composition of the family (due to marriage, birth of the child etc.) will be done and the insurance company shall be liable to extend medical cover to such new members.

8. **Claim Settlement**Procedure:- The insurance company shall be liable to settle the claim within 15 days after submission of documents and in case of delay the reasons has to be informed to the institute. If reasons are not found justified then the Insurance company shall be liable to pay interest as per the latest IRDA notification.

9. **Claims submission:** within 60 days from the date of discharge. Delay submission of claims should be condoned based on the valid reason of late submission given by the claimant.

The delay in submission of claim should not be the reason for repudiation of claim.

Hospitalization recommended by Registered Medical Practitioner is to be treated as final and claim has to be paid accordingly.

The insurance company will nominate an officer immediately to assist the institute for completion of the formalities after receipt of information of claim. If claim amount is more than Rs.1.00 lakh then 75% of the claim amount has to be paid within 7 days otherwise the insurance company shall be liable to settle the claim within 15 days after submission of documents. In case of delay the reasons have to be informed to the institute and if reasons are not found justified then the insurance company shall be liable to pay interest as per the latest IRDA notifications.

9. **The names of the hospitals** / nursing homes available for cashless treatment in different cities. Please provide the list of names of hospitals / nursing homes for the following cities / towns – Ranchi, Patna, Deoghar, Kolkata, Jaipur, Delhi/Noida, Allahabad.

Note: The list of hospital as per TPA Network should be followed in respect of cashless claims.

10. The insurance companies can clarify on issues not covered under the above mentioned terms and conditions. **No new restrictive clause will be inserted / accepted without our prior consent. If any limits, sub-limits are fixed or any exclusions of expenses are to be done or any disease is not to be covered under the proposed medi-claim policy, the same must be clearly and boldly mentioned in the letter of quotation itself.**

11. The draft policy document specifically confirming all the above mentioned terms and conditions shall be given along with the quotation letter. **If any of the terms and conditions mentioned in this document are not acceptable to the insurance company the same must be highlighted in the premium quotation document prominently (bold and underlined).**

12. Please mention the type of information that will be required to be furnished to settle the medi-claim bill apart from the Discharge summary and original payment receipts / cash memos & bills.

13. Claim and premium information is given in Annexure III & IV.

14. Guidelines issued by IRDA from time to time with regard to Insurer's responsibility and liability towards insured, shall be automatically applicable to the insurance Company/ Agency without any additional premium during the validity of the insurance policy.

15. During the validity of the policy , no revision of premium shall be considered by BIT Mesra on the basis of actual claim ratio or enhancement in the premium, or changes in the tax rate like GST etc pointed out by the statutory or other authority.

16. Coverage of the policy should take place from the very first day of inception.

Please note that the insurance company getting medi-claim insurance business from BIT, Mesra, in respect of staff will be preferred for other general insurance policies (including Students Medclaim Policy, Building, Money Insurance, vehicles, and other assets) of the institute at the lowest quoted rates for same type of risk cover and the same insurance value of the asset). The Details of our existing General Insurance Policies, providing details of the asset, type of risk cover required, and the value of the asset has been given in the Annexure-III.

The Quotation for medi-claim as per details given below, should be submitted in **closed envelop to the office of Registrar**. The envelop should be marked "**Quotation for Medclaim Insurance** The **last date and time** for submission of the quotation for medi-claim is, **by 03.00 P.M, Bid Opening date and time:-22rd October, 2018 at 03:30 PM.**"

The Quotation for Other General Insurance (other than staff and students Mediclaim premium, if any) should be submitted in a separate closed envelop marking it “Quotations for General Insurance”

The separte premium, payable for Staff and Students Policy can be submitted but in such case rate of premium payable / deductible for increase or decrease in the number of students / staff and their dependents has to be mentioned separately.

I. Quotation for Student Medi-claim Policy for sum insured of Rs.50,000 per student for 6129 students.

II. Quotation for 1165 staff (Primary Insured) and their 2408 dependent family members, (Total lives- :3573) for sum insured of Rs.3.00 lac per employee family under floater scheme with maternity benefits.

III Quotation of above mentioned staff members and their family members with maternity benefits and with the room rent limit of 1% of sum insured (for treatment in ICU/ICCU no limit).

All the quotations of staff and students should be with all pre-existing diseases covered, 30 days initial period waived and 1,2,3 & 4 years waiting period of specified diseases also waived.

Price Bid / Quotation of Premium submitted by the Insurance Company

Total Number of Lives _____ to be covered under GMC Policy as per breakup given below:-

Students	Staff (Primary Insured)	Dependents	Total Lives Insured for staff	No of Lives of Staff & Students
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6129	1165	2408	3573	9702
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The quoted premium is for Students (without maternity benefit) and staff members (with maternity benefits) and the Room Rent Capping of 1% of sum insured for staff members and 2% of sum insured for students. However, in case a patient is admitted in the ICU/ HDU/ICCU (Intensive Care Unit or Heavy Dependency Care Unit- the capping will not be applicable) and **all other terms and conditioned as mentioned in the offer documents (like pre-existing diseases covered will remain same).**

In case Room Rent capping is applicable, the same will be applicable only for the room rent and there will be no proportionate reduction in other charges / expenses on account of capping.

**Premium Payable for Staff Members and their dependent Family Members – Rs..... + GST Rs.....Total Rs.
.....**

**Premium Payable for Students for sum insured of Rs.50000 Amount of Premium Rs..... = GST Rs. Total Rs.
.....**

We, hereby, confirm and agree that all the terms and conditions mentioned in this document are acceptable to us.

(Signature & Date, Name, designation, Rubber Stamp and Seal of the Insurance Company)

Annexure-I

Age Range	Dependent family members			No. Of employee	Total no. of Life Insured
	Employee Only	1 Dependent	2 Dependent		
<25	1			1	1
25-30	5	2	3	11	22
30-35	19	22	32	96	251
35-40	18	33	91	211	633
40-45	12	12	92	289	1004
45-50	10	7	63	230	813
50-55	3	38	60	146	439
55-60	9	68	44	134	329
60-65	15	22	5	42	74
65-70	3	2	0	5	7
Grand Total	95	206	390	1165	3573

Total Number of Primary Staff Members to be Insured 1165 dependent Family Members 2408

Total no. of lives covered (under floater scheme) for staff members inclusive of dependent family members - 3573

Number of Students to be insured (Undergraduate, Post Graduates and PhD Scholars) residing in the Hostels of the Institute= 6129

The insurance company must quote premium payable per student for addition / reduction in the number of lives to be payable / refunded / adjusted (on pro-rata basis) in case of addition / deletion.

Annexure- II

Claim and Premium Data updated upto 30th September, 2018 in respect of Mediclaim Policy of the Institute

This data is combined data for staff and students Mediclaim Policy

The information as provided by our TPA, Mediclaim Insurance Company has been reported on 1st October, 2018.

Report Dated : 30.09.2018

Policy year 2017-18		
Total No of Lives covered	9844	
#Students	6107	
#Staff	1214	
#Dependents	2523	
Mediclaim Premium Paid	7738643	
	No of Claims	Value (Rs)
Total claims approved/ Settled	200	7952975
Total claims in process	17	921593
Value of denied claims		863842
Value of closed claims		76537
Total Sum Insured	637050000	
Claim Incurred Ratio	114.68%	
No of Claims per 100 Lives insured	1.98%	
Distribution Across Category of Beneficiaries		
	% Claims	% Value
Self	44.13%	46.66%
Spouse	44.69%	43.43%
Child/Children	11.17%	9.91%

Policy year 2016-17		
Total No of Lives covered	12642	
#Students	6204	
#Staff	2026	
#Dependents	4412	
Mediclaime Premium Paid	9078304	
	No of Claims	Value (Rs)
Total claims approved/ settled	350	8670609
Total claims in process	0	0
Value of denied claims		848308
Value of closed claims		432918
Total Sum Insured	507750000	
Claim Incurred Ratio	95.51%	
No of Claims per 100 Lives insured	2.42%	
Distribution Across Category of Beneficiaries		
	% Claims	% Value
Self	49.67%	50.25%
Spouse	34.64%	36.93%
Child/Children	15.69%	12.82%

Policy year 2015-16		
Total No of Lives covered	12516	
#Students	6155	
#Staff	2014	
#Dependents	4347	
Mediclaime Premium Paid	4800000	
	No of Claims	Value (Rs)
Total claims approved/ paid	366	9060202
Total claims in process	0	0
Value of denied claims	968803	
Value of closed claims	915051	
Total Sum Insured	509150000	
Claim Incurred Ratio	188.75%	
No of Claims per 100 Lives insured	2.50%	
Distribution Across Category of Beneficiaries		
	% Claims	% Value
Self	43.77%	47.13%
Spouse	37.38%	39.08%
Child/Children	18.85%	13.79%

Annexure-III

DETAILS OF INSURANCE OF CENTRES 2018-19					
S.No.	Centre	Items	Coverage	Sum Insured	Due date
1	Jaipur	Building & Contents	Standard Fire& special peril policy	173217000.00	19.10.2018
		Equipments , Plant machinery Computers, furniture, Books			
		Contents	Burgalary	95800000.00	19.10.2018
		Equipments , Plant machinery Computers, furniture, Books			
2	Noida	Building & Contents	Standard Fire& earthqueke	67600000.00	21.11.2018
		Equipments , Plant machinery Computers, furniture, Books			
		Contents	Burgalary	39100000.00	21.11.2018
		Equipments , Plant machinery Computers, furniture, Books			
3	Deoghar	Building & Contents	Standard Fire& special peril policy	451040000.00	16.09.2019
		Equipments , Plant machinery			

		Computers, furniture, Books			
		Contents	Burgalry	128278000.00	16.09.2019
		Equipments , Plant machinery			
		Computers, furniture, Books			
4	Patna	Building & Contents	Standard Fire& special peril policy	721624200.00	30.07.2019
		Equipments , Plant machinery	including STFI, RSMD and		
		Computers, furniture, Books	earthquake		
		Contents	Burgalry	180281096.00	30.07.2019
		Equipments , Plant machinery			
		Computers, furniture, Books			

DETAILS OF INSURANCE (INSTITUTE VEHICLES) 2018-19

S.No.	Particulars	Type of Vehicle	Year Of MFG	Seating Capacity	Cubic Capacity	NCB %	Present Policy Expiry Date	Present risk coverage	Proposed Risk Coverage	Proposed Insured Value
1	Vehicle No. JH 01 A 7585	Bus	2001	50+2	4788	50%	11.01.2019	17 Pakage policy Zone B	Pakage Policy with IMT 21, IMT 23 & 28 Coverage	170586.00
2	Vehicle No. JH 01 C 7231	Bus	2002	50+2	4788	50%	11.01.2019	17 Pakage policy Zone B	Pakage Policy with IMT 21, IMT 23 & 28 Coverage	156735.00
3	Vehicle No. JH 01 M 9121	Truck	2005	1+1	3784	50%	30.11.2018	Pakage policy	Pakage Policy with IMT 21,	179040.00
		Tata Motors					(GVW.10200 kg.)	Zone B	IMT 23 & 28 Coverage	
4	Vehicle No. BR 14 J 9875	Hero Honda	2000	1+1	100	50%	19.03.1919	Pakage policy	Pakage Policy with IMT 21, IMT 23 & 28 Coverage	6560.00
5	Vehicle No. JH 01 E 2110	Bus	2003	53+1	5883	50%	20.03.2019	Pakage policy	Pakage Policy with IMT 21, IMT 23 & 28 Coverage	309825.00
6	Vehicle No. BR 14 G 1282	Truck	1998	2+1	3784	50%	27.08.2019	Pakage policy	Pakage Policy with IMT 21,	139590.00
		Telco					(GVW 6950kg.)	(GVW 3500 k.G)	IMT 23 & 28 Coverage	

7	Vehicle No. JH 01 B 4646	Truck	2001	2+1	2596	50%	30.01.2019	Pakage policy	Package Policy with IMT 21,	99125.00
		Telco					(GVW. 7450 kg.)	Zone B	IMT 23 & 28 Coverage	
8	Vehicle No. JH 01 A 7082	Amb. Car	2001	4+1	1995	50%	23.05.2019	Pakage policy	Package Policy with IMT 21,	60690.00
									IMT 23 & 28 Coverage	
9	Vehicle No. JH 01 V 8054	Tata Magic	2008	7+1	1048	50%	21.05.2019	Pakage policy	Package Policy with IMT 21,	89690.00
							GVW 1600		IMT 23 & 28 Coverage	
10	Vehicle No. JH 01 V 8056	Mini Truck	2008	1+1	1550	50%	21.05.2019	Pakage policy	Package Policy with IMT 21,	89690.00
							GVW 1550		IMT 23 & 28 Coverage	
11	Vehicle No. JH 01 V 8055	Winger	2008	13+1	1950	50%	21.05.2019	Pakage policy	Package Policy with IMT 21,	157695.00
							GVW 2850		IMT 23 & 28 Coverage	
12	Vehicle No. JH 01 A 4857	Tractor	2001	2+1	3117	50%	26.08.2019	Pakage policy	Package Policy with IMT 21,	99530.00
									IMT 23 & 28 Coverage	
13	Vehicle No. JH 01 R 9429	Ambulance	2006	5+1	796	50%	26.08.2019	Pakage policy	Package Policy with IMT 21,	83430.00
									IMT 23 & 28 Coverage	
14	Vehicle No. JH 01 W	Bus	2008	52+1	5675	50%	26.08.2019	Pakage policy	Package Policy with IMT	549160.00

	8924								21,	
							GVW 13200		IMT 23 & 28 Coverage	
15	Vehicle No. JH 01 B 2579	Bus	2001	52+2	4788	50%	18.12.2018	Pakage policy	Pakage Policy with IMT 21,	178695.00
									IMT 23 & 28 Coverage	
16	Vehicle No. JH 01AC 2281	Bus	2009	52+1	5883	50%	09.11.2018	Pakage policy	Pakage Policy with IMT 21,	492075.00
									IMT 23 & 28 Coverage	
17	Vehicle No. JH 01F 8112	Lancer	2010	4+1	1998	50%	26.08.2019	Pakage policy	Pakage Policy with IMT 21,	318815.00
									IMT 23 & 28 Coverage	
18	Vehicle No. JH 01 AV 8246	Ertiga	2012	6+1	1248	45%	09.11.2018	Pakage policy	Pakage Policy with IMT 21,	473850.00
								Zone B	IMT 23 & 28 Coverage	
19	Vehicle No. JH 01 AS 7416	Ambulance	2012	8+1	1195	50%	30.03.2019	Pakage policy	Pakage Policy with IMT 21,	200830.00
									IMT 23 & 28 Coverage	
20	Vehicle No. JH 01 AS 7797	Ambulance	2012	8+1	1948	50%	30.03.2019	Pakage policy	Pakage Policy with IMT 21,	413835.00
							GVW2850		IMT 23 & 28 Coverage	

21	Vehicle No. JH 01 AU 4112	Bus	2012	52+1	5675	50%	26.08.2019	Pakage policy	Pakage Policy with IMT 21,	971030.00
									IMT 23 & 28 Coverage	
22	Vehicle No. JH 01 D 8998	Amb. Car	2003	5+1	1489	50%	18.02.2019	Pakage policy	Pakage Policy with IMT 21,	120285.00
									IMT 23 & 28 Coverage	
23	Vehicle No. WB 02 Y 0211	Lancer	2007	4+1	1468	50%	01.06.2019	Pakage policy	Pakage Policy with IMT 21,	161905.00
									IMT 23 & 28 Coverage	
24	Vehicle No. JH 01BG 6622	Van	2014	4+1	796	35%	27.02.2019	Pakage policy	Pakage Policy with IMT 21,	132220.00
									IMT 23 & 28 Coverage	
25	Vehicle No. JH 01BG 7779	Ecco	2014	4+1	1196	35%	27.02.2019	Pakage policy	Pakage Policy with IMT 21,	177785.00
									IMT 23 & 28 Coverage	
26	Vehicle No. JH 01BF 8773	Xylo	2014	8+1	2489	35%	19.01.2019	Pakage policy	Pakage Policy with IMT 21,	481910.00
									IMT 23 & 28 Coverage	

39	Vehicle no.01 CK 3845	Trailer	2017	-	-	0%	28.03.2018	Pakage policy	Pakage Policy with IMT 21,	68485.00
									IMT 23 & 28 Coverage	
40	Vehicle no. 01 CK 0620	Trailer	2017	-	-	0%	28.03.2018	Pakage policy	Pakage Policy with IMT 21,	68485.00
									IMT 23 & 28 Coverage	
41	Vehicle no.JH 01 DB 1040	Dzire	2018	4+1	1248	0%	25.07.2019	Pakage policy	Pakage Policy with IMT 21,	851151.00
									IMT 23 & 28 Coverage	
42	Vehicle New	Bolero Pick up	2018	3	2523	0%	04.07.2019	Pakage policy	Pakage Policy with IMT 21,	638690.00
									IMT 23 & 28 Coverage	

Details of Insurance (Assets) 2018-19 - - - -

S.No.	Particulars	Present Policy Sum Insured	Present Policy Expiry Date	Proposed Risk Coverage	Required Insured Value
1	B.I.T. Step Burglary	500000.00	30.03.2019	Standard/First Loss House Breaking	500000.00
2	B.I.T. Step Burglary	2300000.00	30.03.2019	Standard/First Loss House Breaking	350000.00
3	B.I.T. Step Fire & Specials Perils	1800000.00	30.03.2019	Perils Coverage Required: Earthquake,Fire,Lightning Explosions/Implosions, Riot,Strike,Malcious Damages(RSMD) Storm,Tempest,Flood & Inundation(STFI) Subsidence & Landslide,Bursting or overflowing of Watertanks,Leakage of Automatic Sprinklers Bush Fire etc.	1800000.00
4	B.I.T. Step Fire & Specials Perils	2500000.00	30.03.2019	Perils Coverage Required: Earthquake,Fire,Lightning	2500000.00

Explosions/Implosions,
 Riot,Strike,Malcious Damages(RSMD)
 Storm,Tempest,Flood & Inundation(STFI)
 Subsidence & Landslide,Bursting or overflowing
 of Watertanks,Leakage of Automatic Sprinklers
 Bush Fire etc.

5	Buildings,Equipments,Furnitures B.I.T. Mesra(Main Campus) Fire & Specials Perils	3605723700.00	30.03.2019	Perils Coverage Required: Earthquake,Fire,Lightning Explosions/Implosions, Riot,Strike,Malcious Damages(RSMD) Storm,Tempest,Flood & Inundation(STFI) Subsidence & Landslide,Bursting or overflowing of Watertanks,Leakage of Automatic Sprinklers Bush Fire etc. Exclusive of minimum Rs.500000/- clause	3809973700.00
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6	B.I.T. Lalpur Fire & Specials Perils	65614329.00	30.03.2019	Perils Coverage Required: Earthquake,Fire,Lightning Explosions/Implosions, Riot,Strike,Malcious Damages(RSMD)	66945447.00
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Storm, Tempest, Flood & Inundation (STFI)
 Subsidence & Landslide, Bursting or overflowing
 of Watertanks, Leakage of Automatic Sprinklers
 Bush Fire etc.
 Exclusive of minimum Rs.500000/- clause

7	University Polytechnic Fire & Specials Perils	86489000.00	30.03.2019	Perils Coverage Required: Earthquake, Fire, Lightning Explosions/Implosions, Riot, Strike, Malicious Damages (RSMD) Storm, Tempest, Flood & Inundation (STFI) Subsidence & Landslide, Bursting or overflowing of Watertanks, Leakage of Automatic Sprinklers Bush Fire etc. Exclusive of minimum Rs.500000/- clause	86489000.00
8	Bio-Technology Dept. Fire & Specials Perils	182133000.00	30.03.2019	Perils Coverage Required: Earthquake, Fire, Lightning Explosions/Implosions, Riot, Strike, Malicious Damages (RSMD) Storm, Tempest, Flood & Inundation (STFI)	182133000.00

				Subsidence & Landslide, Bursting or overflowing of Watertanks, Leakage of Automatic Sprinklers Bush Fire etc. Exclusive of minimum Rs.500000/- clause	
9	General Stores, Fire & Perils B.I.T. Mesra(Main Campus)	2500000.00	18.05.2019	Perils Coverage Required: Earthquake, Fire, Lightning Explosions/Implosions, Riot, Strike, Malicious Damages (RSMD) Storm, Tempest, Flood & Inundation (STFI) Subsidence & Landslide, Bursting or overflowing of Watertanks, Leakage of Automatic Sprinklers Bush Fire etc. Exclusive of minimum Rs.500000/- clause	2500000.00
10	General Stores, Burglary B.I.T. Mesra(Main Campus)	600000.00	18.05.2019	Standard/First Loss House Breaking	600000.00
11	Bio-Technology Dept. Burglary	99310000.00	30.03.2019	Standard/First Loss House Breaking	99310000.00

12	B.I.T. Lalpur Burglary	22168329.00	30.03.2019	Standard/First Loss House Breaking	23499447.00
13	University Polytechnic Burglary	14967000.00	30.03.2019	Standard/First Loss House Breaking	14967000.00

Annexure-IV

BIRLA INSTITUTE OF TECHNOLOGY

MESRA,RANCHI -835215

S.No.	Year	Mediclaime Premium	Service Tax/GST	Total	General Insurance Premium	Remarks
1	2015-16	4800000.00	672000.00	5472000.00	1088233.00	
2	2016-17	9000000.00	1350000.00	10350000.00	1353295.00	
3	2017-18	7500000.00	1350000.00	8850000.00	1772395.00	25-10-2017 to 30-09-2018
		400000.00	0.00	400000.00		Advance premium for endorsement in addition to initial payment .

Note:-

Payment made to M/S Bajaj Allianz Gen. Insurance for General insurance(Building & Assets and Vehicles) during the period 25-10-2017 to 30-09-2018 Rs. 17,72,395.00