

CSMC

TENDER

DOCUMENT

Tender for Fire (and allied perils, Terrorism, STFI and earthquake), Burglary of stock, Money in safe and Fidelity Guarantee insurance for CSMC Retail Vending Shops for the period from 1.04.2017 to 31.03.2018 (midnight)

O/o Managing Director, Chhattisgarh State marketing Marketing Corporation Limited, Excise Building, Labhandi , Raipur Chhattisgar

CHHATTISGARH STATE MARKETING CORPORATION LIMITED

Tender Document

T. No.: CSMC/Tender/2017-18 /6

Date: 24.3.2017

1. Policy and its duration:

The tender is for taking Insurance policies for the FIRE, Burglary of stock & Money in Safe and Fidelity Guarantee covering 712 (approx) CSMC Retail Shops all over the State of Chhattisgarh for the period of one year from 1.04.2017 to 31.03.2018 (midnight).

CSMC is a Public Sector Undertaking owned by Government of Chhattisgarh, dealing with retail sale of Liquor and Beer throughout the State. For this purpose, retail retail shops (approximately) are run by CSMC in various places of Chhattisgarh. The successful bidder will be required to cover the risk of Fire, (and allied perils, Terrorism, STFI and earthquake) Burglary of stock, Money in Safe and Fidelity Guarantee for one year from 1.04.2017 to 31.03.2018 (midnight) for 712 (approx) retail vending shops (approx.).

2. Due Date and Time

Sealed Tenders under "two cover system" are invited by Chhattisgarh State Marketing Corporation Limited, Excise Building, Labhandi, Raipur from the IRDA approved Nationalized Insurance Companies and also from scheduled commercial Banks through their insurance partners. The tender documents -(not transferable) can be be downloaded from the Government of Chhattisgarh, Department of Excise Website, <https://excise.cg.nic.in> . The Tender should reach the Office of the Managing Director, CSMC Limited, Excise Building, Labhandi, Raipur. before 3.30 P.M. on 28.03.2017. Tenders received after the due date and time will be summarily rejected. The tenders will be opened at 4.30 PM on 28.03.2017 at the above address.

3. Amendment to the Tender Conditions

- a) Before the closing of the Tender, CSMC may amend the Tender document as per requirements or wherever CSMC feels that such amendments are absolutely necessary.
- b) Amendments also may be given in response to the queries by the prospective bidders.
- c) Such amendments will be notified in the CSMC's website.

- d) CSMC at its discretion may or may not extend the due date and time for the submission of bids on account of amendments.
- e) The bidders (i.e. those who had downloaded or purchased Tender documents physically) must periodically browse CSMC website <https://excise.cg.nic.in>. till the closing date of this Tender for any amendments or corrigendum issued in connection with this Tender. CSMC is not responsible for any misinterpretation of the provisions of this Tender document on account of the bidders' failure to update the bid documents based on changes announced through the website. Provided no such changes would be effected within 72 hours prior to the time fixed for opening of the bid documents.

4. Mode of Dispatch

Tenders (both commercial and Price bids) should be addressed to the Managing Director, CSMC, Excise Building, Labhandi, Raipur. by designation and should be sent only in sealed covers by "Registered Post with Acknowledgement due" or dropped in the Tender Box kept at the reception of Corporate Office. Tenders received in ordinary covers without seal will be rejected. CSMC will not be responsible for delay in receipt of the tenders submitted by post under any circumstances.

5. Two cover system

Tender should be sent in two separate sealed covers. Cover 'A' should contain commercial bid containing the details of their capability to undertake the tender. The cover 'B' should contain the Price bids. Both the covers should be sent together so as to reach this office on or before the due date and time.

The commercial and Price bids which are not submitted in the prescribed format will be summarily rejected.

6. Commercial Bids

The details of the company's capability to undertake the tender, profile of the company and other particulars as prescribed in Appendix-I should be kept in the Commercial Bid - cover 'A'.

7. Price Bid

The price bid in the format prescribed in **Appendix II** should be kept in the Price Bid - cover 'B'.

8. Superscription

Both the covers, cover 'A' - commercial bid and cover B' - price bid should be superscribed as "Tender for taking Insurance policies". The cover 'A' (or) cover B' should also be specifically indicated on each of the covers. The covers received without such superscription will be summarily rejected.

9. Details to be furnished and mode of presentation.

- a. The Tender should contain particulars including the name and addresses of the Tenderers, rate of premium amount, Discount offered, Service Tax and such other levies that may be applicable.
- b. The rate once quoted should be firm and should not be subjected to any variation clauses.
- c. The rate should be quoted for each item in the specification and should be indicated clearly both in words and figures. Any scoring out or overwriting should be duly attested by the Tenderers with full signature and seal.

10. Opening of Tender

The cover 'A' received upto **3.30 A.M. on 28.03.2017** will be opened by the Managing Director, CSMC Limited or any officer authorised by him on his behalf on **28.03.2017 at 4.30 PM** at the Corporate Office of CSMC in the presence of such of those Tenderers or their representatives who may be present at the time of opening of the Tenders. The representatives of the Tendering Firms who are attending the opening of the tenders should bring a letter of authority from the tendering firms which they represent to identify their bonafide.

The cover 'B' will be opened at a notified date and time in the presence of the tenderers short listed after the evaluation of the covers 'A'.

11. Evaluation of Bids

A. Commercial bids (Cover 'A') Appendix - I

CSMC will evaluate the commercial bids and parties found eligible in Technical Bid will be considered for opening of Price Bid (Cover 'B').

B. Price Bid (Cover `B') Appendix - II

The premium rates may be quoted in the format given in Appendix -II. Price bids of the short listed Tenderers (or all Tenderers if all of them are found eligible) will be opened at a notified date and time. Once the Price Bids are opened, the marks scored in the commercial bids have no relevance in finalisation. Negotiations will be held only with the lowest quoted tenderer. **The L-1 will be selected based on the total premium amount quoted in respect of all the policies.**

12. Fire (Fire and allied perils including STFI, Terrorism, and Earthquake) and Burglary of stock.

CSMC proposes to insure the Liquor and Beer stocks at these 712 retail shops (approx.), to cover the risks of **STFI, Terrorism, Earthquake and Burglary of stock**. The approximate value of stock & Cash in all these 712 retail outlets will be Rs.100.00 crores at any point of time. Increase/Decrease in this amount of total stock will be intimated subsequently based on the total stock actually kept in the shops and opening of new shops.

13. Money in Safe Insurance Policy

It has also been decided to cover the risk of Money in Safe and Cash against terrorism & Burglary i.e. every day sale proceeds at the CSMC Retail Shops from 11.00 a.m. upto 9.00 p.m. will be kept in safe at the retail shops itself. The amount of sale proceeds will be deposited in the allotted Bank Branch on the next day by 11.00 A.M. The risks to be covered are **Money in Safe for the shops located throughout Chhattisgarh including shops at Raipur**. The sum insured is Rs.10.00 lakhs per shop for the shops located in Corporation / Municipalities and Rs.5.00 lakhs per shop for shops located in erstwhile Town Panchayats and Rs.2.00 lakhs per shop

for shops located in Village Panchayats. The risk to be covered are Cash in safe at the retail shops, against terrorism and theft.

14. Fidelity Guarantee Policy: (Floater cover, sum assured Rs.11.00 Crores)

CSMC proposes to take Fidelity Guarantee Policy in respect of 5,000 employees. (Working as Shop Supervisors, Salesmen, workers & Guards) in 712 Retail Shops (approx.).

A single Sum Insured is to be floated among all the employees and any no. of claims irrespective of the amount involved (upto the sum insured opted) is to be entertained. The Sum Insured is to be reinstated after settlement of the claim.

15. Settlement of claims

- a. The selected Tenderer has to issue the original policy covering all the details within 7 days of receipt of order from this office.
- b. At the time of filing claim with the proof of occurrence of event, 50% settlement has to be made.
- c. Each claim should be settled in full on case by case basis, within a week's time on receipt of standard requisite documents. The claim settlement in the case of stock, loss of liquor **will be based on landed cost at retail point and in the case of loss of cash, it will be the actual cash lost.** (Standard documents will mean that NTC, if case is not traceable, otherwise a report from Police Department stating that a case has been filed before the Court of law. This would be sufficient for settling the claim preferred).
- d. If any amount seized from convict (or) any recovery made in pursuance of judgment, the same will be passed on to the Insurance Co.
- e. Monthly reconciliation of claim preferred by CSMC District Managers and claim proposal received by Insurance Co. shall

be done. Also settlement of claims should be reconciled between CSMC and Insurance Co.

- f. One surveyor should be appointed / nominated for each District and the details of surveyors should be handed over to Head Office, CSMC. Insurance Company is responsible for obtaining survey reports in time.

16. Assigning of Tender in whole or in part.

The successful Tenderer shall not assign or make over the contract, the benefit or burden thereof to any other person or persons or body Corporate or Agent or Corporate Agents or Brokers. They shall not underlet or sublet to any person/ persons or body corporate for the execution of the contract or any part thereof.

17. Acceptance and withdrawal

- a. The final acceptance of the tender is entirely vested with the Managing Director, CSMC who reserves the right to accept or reject, any or all of the tenders without assigning any reason whatsoever. There is no obligation on the part of CSMC to communicate with rejected Tenderers. After acceptance of the Tender by CSMC, the Tenderer shall have no right to withdraw his Tender or claim higher rates.
- b. Tenders with incomplete information will be summarily rejected.
- c. The Managing Director reserves the right:
 - i) to reject all or any of the tenders without assigning any reason.
 - ii) to split up the tender
 - iii) to negotiate with the lowest quoted tenderer before entering into agreement.
- d. The rates quoted and accepted with or without negotiation shall be final and binding.

18. Action against the Tenderer

Furnishing incorrect information in the Tender Documents, failure to act according to Tender conditions, non fulfillment of any or whole of the contract may entail black listing of the Tenderer in addition to taking other appropriate action against the Tenderer.

19. Disputes

In respect of all the tender conditions, the decision of the Managing Director, CSMC shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Civil Courts, Raipur.

20. General

1) The Tenderers while sending their Tenders should enclose a copy of the conditions stipulated above, duly certified and attested by them in token of their accepting the above Tender conditions fully. Tenders received without the certified copy of the condition shall be summarily rejected.

ii) The selected Insurance Co. should submit district wise list of surveyors engaged by them along with the policy without fail.

CERTIFICATE

"I/We _____, have gone through the terms and conditions and will abide by them as laid down above."

Signature of the
Tenderer
with seal.

Note :The above tender document duly signed along with details about the tenderer in Appendix - I should be put in a sealed cover and marked as 'Cover -A'.

Appendix - I

Commercial Bid (cover 'A')

Chhattisgarh State Marketing Corporation Limited, Raipur -8

Pre-qualification Tender document

Particulars to be furnished

Profile of the Company

The company should furnish
the following details

1. Name of the Organisation
2. Nature of the Organisation
Nationalised/ Private
3. Address of the Registered
Office of the Co. with
 - (i) Phone No.
 - (ii) Fax No.
 - (iii) E-Mail Address

4. Year of Establishment

5. Actual date of commencement of commercial operations

(Declaration/Proof for commencement of commercial operations should be enclosed)

6. (A) Whether Claim Processing Centre is available at

at Raipur/ Durg/
Bilaspur/Bastar/Ambikapur

(B) List of other Claim Processing :
Centres

7. Staff strength and other details about the branches in Chhattisgarh particularly in Raipur.

8. Names of the Public Sector Undertakings to whom the work of similar nature was undertaken in the preceding two years

9. List of popular private Companies which are the clients of the Tenderer

10. Further details to prove the Company's capability to undertake the Tender.

**Signature of the Tenderer
with seal**

Price Bid (cover ' B v)

Chhattisgarh State Marketing Corporation Limited, Raipur -8

S.No.	Polciy Type	Rate in Rs	Amount in Rs
1.	<u>Fire Policy</u> (For stock worth Rs.50 crores Fire and Allied perils(including S.T.F.I., Terrorism & Earthquake)		
	Premium rate		
	Discount		
2.	<u>Burglary Policy</u> (100% of the sum insured under Fire) i.e. Rs.50 crores		
	Premium rate		
	Discount		
3.	<u>Money Insurance Policy</u> Maximum amount in safe will be about Rs.10.00 Lakhs per shop for the shops in Corporations and Municipalities/(255shops), Rs. 5.00 lakhs in Town Panchayats/(179shops) & Rs.2.00 lakhs in Village Panchayats (278 shops). (No. of shops may change subsequently)		
	Premium rate		
	Discount		
4.	<u>Fidelity guarantee Policy:</u>		
	Sum assured Rs.7.00 Crores		

	Floater cover: No. of Persons to be covered 5000		
GRAND TOTAL			

Note: Service tax etc., should be shown separately. The tenderers should ensure the rate quoted is tallied with the amount quoted.

**Signature of the Tenderer
with seal**

