

CSMC

TENDER

DOCUMENT

Tender for Marine, Fire (and allied perils, Terrorism, STFI and earthquake), Burglary of stock and Money in safe Insurance for CSMC Retail Vending Shops for the period from 01.04.2018 to 31.03.2019 (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/2018-19 /4

Date: 10.1.2018

The tender is for taking policies for **Marine, Fire, Burglary and Money in Safe Insurance.**

Marine Insurance Policy is for transport of IMFL and Beer products (excluding scotch items) from warehouse inside the State to 693 CSMC retail Liquor shops throughout the State. The value of stock to be insured will be around Rs.20 crores(approx.). The value of stock may be changed during the transit insurance period.

Fire and Burglary Insurance Policies are to cover the stock worth Rs.70 crores(approx.) (subject to change during the policy period) at any point of time in CSMC Shops throughout the State. Money in Transit, Money in Safe in respect of 693 Liquor Shops run by CSMC. The details of the 693 Liquor Shops is furnished in **APPENDIX-IV.**

The above policies will be for a period of one year from 1st April 2018 to 31st March 2019. The successful bidder, besides Fire, Burglary, Money in Safe and Fidelity Guarantee claims, will be required to settle the transit loss claims for the stock dispatched from 1st April 2018 onwards from the District Warehouses(Country Liquor) and CSBC Warehouses (Foreign Liquor).

2. Due Date and Time

Sealed Tenders under “two cover system” are invited by Chhattisgarh State Marketing Corporation Limited, Raipur, from the IRDA approved Nationalized Insurance Companies for taking Marine Insurance, Fire Insurance, Burglary Insurance and Money in Safe Insurance Policies. Tenders received from Private Insurance Companies will be summarily rejected.

The tender documents (not transferable) can be downloaded from the Excise department website <https://excise.cg.nic.in/csmcl/>

The Tender should reach the office of the Managing Director, CSMC Limited, 4th Floor, Excise building, Labhandi, Raipur, Chhattisgarh – 492001 before 03.00 p.m. on 02.02.2018.

Tenders received after the due date and time will be summarily rejected.

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/csmcl/> 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 should be in the format prescribed in Appendix-II(A), III(B), II(C & D). The price bids should be quoted for policies 'Without Excess clause'. Bids quoted for policies 'With Excess clause' will be summarily rejected.

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 rates should be kept firm for ninety days from the date of opening of the Tender for acceptance. The tenderers cannot withdraw the offer for a minimum period of ninety days from the date of opening of Tender.
- c. The rate should be quoted for each item in the specification and should be indicated clearly both in words and figures. Any scoring or overwriting should be attested by the Tenderers with full signature and seal. The rate quoted should be firm and should not be subjected to any variation clauses.
- d. Conditional offers will be summarily rejected.

10. Opening of Tender

The cover 'A' received upto **3.00 PM. on 02.02.2018** will be opened by the Managing Director, CSMC Limited or any officer authorised by him on his behalf on **02.02.2018 at 4.00 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 General & Commercial bids by adopting the criteria given below and will reject the bids of the companies which the committee feels that they are not capable to undertake the Tender and the price bids of those companies will not be opened.

Sl. No.	Item	Maximum marks	Method of allocation of marks.
1.	Branches at Raipur	5	Company having a branch at Raipur will be awarded 5 marks.
2	Branch at Bilaspur, Durg, Bastar & Sarguja	5	Company having branch at these places will be awarded 1.25 marks for each location.
3.	Company's turnover during last two years (within Indian territory only)	20	Firms with maximum average turnover will be awarded 20 marks, for others it will be proportionate.

The Companies securing less than 25% marks will not be qualified and their price bids will not be opened.

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. 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 693 retail shops (approx.), to cover the risks of **STFI, Terrorism, Earthquake and Burglary of stock**. The approximate value of stock & Cash in all these 693 retail outlets will be Rs.70.00 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 12.00 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 retail shops, against terrorism and theft.

14. Marine Insurance Policy

At any point of time minimum stock of Approximately Rs 30 Crores will be in transit from Warehouse to Retail Shops of CSMC.

15. Payment of Premium and its adjustment

- a) In respect of Marine Insurance (Declaration Policy), premium for every month will be paid in advance, i.e., two to three days before the beginning of the month.

The premium will be worked out based on the expected value of goods (CL, FL, Beer and Wine items) to be transported to from Warehouse to the retail shops of CSMC. The excess premium, if any, paid in any month will be adjusted in the premium payable for the following month. The excess premium available at the end of the contract period should be refunded to CSMC within 15 days. The actual value of stock received at landed cost during a month will be declared at the beginning of the following month.

- b) In respect of Fire Insurance (Fire including STFI, Terrorism and Earthquake) (Declaration Policy), premium amount for the CL/BEER/WINE/IFL (Country Liquor, Beer Wine and Indian made Foreign Liquor) and Scotch whisky items held at all the CSMC retail shops throughout the State will be worked out and paid in advance at the beginning of the year in one lump sum.

The excess premium available with the insurance company at the end of policy period should be refunded to CSMC within 15 days. CSMC will declare the closing stock value at landed cost as on the last working day of the month in the first week of succeeding month.

- c) In respect of Burglary of stock Insurance, premium amount for the CL/BEER/WINE/IFL(Country Liquor, Beer, Wine and Indian made Foreign Liquor) and Scotch whisky items held at all the CSMC shops will be worked out and paid in advance at the beginning of the year in one lump sum.
- d) In respect of Money in Safe Insurance, premium shall be worked out and paid in advance at the beginning of the year in one lump sum.

16. Settlement of claims

A. MARINE POLICY (Declaration Policy)

- a) The weekly insurance claim value of below Rs.5000/- at landed cost (i.e. damage value below Rs.5000/- in one GRA– Goods Receipt Acknowledgment) for each shop will be sent within four days from the end of the week and the settlement should be made within five to seven days. Settlement of claim below Rs.5000/- category (the amount may be increased by mutual consent during the policy period) will be purely on the basis of the GRAs only and no other documents will be produced for such claim. No deduction shall be made in settlement of claims under this category.
- b) The insurance claim value of above Rs.5000/- category should be settled on case-to-case basis, within a fortnight on receipt of all documents(Standard documents list in Appendix – III).
- c) The annual value of stock in transit will be around Rs.3,50 crores under within 80 kms distance and Rs.1400 crores above 80 kms distance
- d) The value of stock received during a month at landed cost within the distance of 80 kms and above the distance of 80 kms will be declared within a week's time in the succeeding month.
- e) The rates should be quoted “without Excess clause”. The rates quoted “with Excess clause” will be summarily rejected.
- f) In case of insurance claims of value above Rs.5000/- whether Normal cases (or) Accident cases, the standard requisite documents will be furnished to the Insurance Company. On receipt of the documents in full shape, the company has to settle the claim within a fortnight's time.
- g) The selected tenderer has to issue the original Policy covering the details, within 10 days from the date of receipt of order.

B. FIRE POLICY (and allied perils, Terrorism, STFI and earthquake) (Declaration Policy)

- a) CSMC will declare the closing stock value of CL/BEER/WINE/IFL and Scotch whisky held at the Shops at landed cost as on last working day of the month in the first

week of succeeding month. The Fire Policy, CSMC needs is a Declaration Policy.

- b) The value of stock at landed cost at the shops at any point of time will be to the tune of Rs.70 crores (approx.)
- c) The selected tenderer has to issue the Original Policy covering the details within 10 days from the date of receipt of order.

C. BURGLARY POLICY

- a) The value of stock at landed cost at the Shops at any point of time will be to the tune of Rs.70crores (approx.)
- b) The selected tenderer has to issue the Original Policy covering the details within 10 days from the date of receipt of order.

D. MONEY IN SAFE INSURANCE POLICY

- a) The sum insured will be around Rs. Rs.10.00 lakhs in case of Money in Safe in respect of 693 shops.
- b) The selected tenderer has to issue the Original Policy covering the details within 10 days from the date of receipt of order.

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 tenderer before entering into agreement.

- d. The rates quoted and accepted with or without negotiation shall be final and binding.
- e. Tenders with incomplete information will be summarily rejected.
- f. 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.
- g. 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 Sole Arbitrator, Raipur. The Sole arbitrator will be Secretary(Finance), Govt. of Chhattisgarh or representative appointed by him.

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'.

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.

APPENDIX – II (A)

Chhattisgarh State Marketing Corporation Limited, Raipur

Price Bid (cover ' B ')

A. Marine Policy (open declaration Policy – without excess)

	Premium Rate/Rs.	Amount Rs.
Within 80 km distance (*)		
Discount		
SRCC		
Discount		
Service Tax		
Total (A)		
Above 80 km distance (*)		
Discount		
SRCC		
Discount		
Service Tax		
Total (B)		
Grand Total (A) + (B)		

Note: Discount, Special Discount, Service Tax etc., should be shown separately.

Signature of the Tenderer

with seal

Chhattisgarh State Marketing Corporation Limited Raipur

Price Bid (cover ' B ')

B. Fire (Declaration) Policy (Fire including allied perils, STFI, Terrorism and Earthquake)

For stock worth Rs.70 crores	Premium Rate/Rs.	Amount Rs.
i) Fire (including allied perils, STFI)		
Discount		
Service Tax		
Total (A)		
ii) Terrorism		
Discount		
Service Tax		
Total (B)		
iii) Earthquake		
Discount		
Service Tax		
Total (C)		
Grand Total (A) + (B) + (C)		

Note: Discount, Special Discount, Service Taxes etc., should be shown separately.

Signature of the Tenderer

with seal

Chhattisgarh State Marketing Corporation Limited, Raipur

Price Bid (cover ' B ')

C. Burglary Policy (for stock worth Rs. 70 crores)

	Premium Rate/Rs.	Amount Rs.
A) Burglary		
Discount		
Service Tax		
Total		

D. Money Insurance Policy

Money in Safe		
Discount		
Service Tax		
Total (B)		
Total (A) + (B)		

Note: Special discount, Discount, Service tax etc., should be shown separately.

**Signature of the Tenderer
with seal**

ABSTRACT OF APPENDIX – II (A) to II (D)
(CONSOLIDATED)

TYPE OF POLICY	Amount Rs.
A) Marine (Open Declaration) Policy	
B) Fire (Declaration) Policy	
C) Burglary Policy	
D) Money Insurance Policy	
Grand Total (A) + (B) + (C) + (D)	

Note: The L-1 will be selected based on the Grand Total premium amount quoted for all the above Policies put together.

Signature of the Tenderer
with seal

**STANDARD DOCUMENTS TO BE SUBMITTED FOR SETTLEMENT OF
ABOVE Rs.5000/- CATEGORY CLAIMS
(NORMAL & ACCIDENT CASES)**

1. Marine Claim form
2. Claim Bill (in original)
3. Printed copy of Invoice (in original)
4. Printed copy of Lorry Receipt (in original)
5. Printed copy of GRA (in original)
6. Written statement of the driver acknowledging the loss (original)
7. Regd. Letter lodging monitory claim on transporter.
8. RPAD card (or) Acknowledgement on the copy of letter lodging monitory claim on transporter
9. Transporter Damage Certificate
10. FIR copy in respect of accident claim

Details of number of shops and offices

S.NO	REVENUE DIVISION	DISTRICT	NUMBER OF SHOPS	NUMBER OF DISTRICT OFFICES	NUMBER OF REGIONAL OFFICE
1	BASTAR	BASTAR	5	1	1
2	BASTAR	BEEJAPUR	5	1	
3	BASTAR	DANDEWADA	5	1	
4	BASTAR	KONDAGAON	5	1	
5	BASTAR	NARAYANPUR	2	1	
6	BASTAR	SUKMA	4	1	
7	BASTAR	U.B. KANKER	13	1	
8	BILASPUR	BILASPUR	71	1	1
9	BILASPUR	JANJGIR-CHAMPA	74	1	
10	BILASPUR	KORBA	38	1	
11	BILASPUR	MUNGELI	17	1	
12	BILASPUR	RAIGARGH	53	1	
13	DURG	BALOD	19	1	0
14	DURG	BEMETARA	18	1	
15	DURG	DURG	61	1	
16	DURG	KABEERDHAM	28	1	
17	DURG	RAJNADGAON	28	1	
18	RAIPUR	BALODABAZAR-BHATAPARA	37	1	1
19	RAIPUR	DHAMTARI	27	1	
20	RAIPUR	GARIABAND	15	1	
21	RAIPUR	MAHASMUND	39	1	
22	RAIPUR	RAIPUR	65	1	
23	SARGUJA	BALRAMPUR	5	1	0
24	SARGUJA	JASHPUR	12	1	
25	SARGUJA	KORIA	29	1	
26	SARGUJA	SARGUJA	7	1	
27	SARGUJA	SURAJPUR	11	1	
TOTAL			693	27	3