

Clarification-I

Mega Risk Policy including Terrorism & Third Party Liability Policy for NHPC Power Stations (For one year from 01.04.2025 to 31.03.2026)

Tender Reference No: NH/CCW/CC-II/CO-354/PR10024/240

GeM BID NO: GEM/2024/B/5664260 dtd. 05.12.24

Sl No.	Queries	Replies
01.	<p>With reference to the technical parameter from point 4 to 6 in the tender copy, the policy copy requirement is mentioned as – policy copies for last 3 years unlike for other parameters - specified as Last 3 Financial Years.</p> <p>Our request is to please clarify the dates – from beginning to end to overcome any misperception with respect to technical parameter 4,5 & 6 policy inception.</p>	<p>Kindly refer clause no. 2.2 (ii) (b) of ITB, which is reproduced as under:</p> <p><i>“For Parameter No 4 to 6, information in respect of Policy inception in last 3 year needs to be considered. The reference date for considering the period of last 3 (three) years shall be reckoned from the last day of the month previous to the one in which the bids are invited.”</i></p> <p>Since bids are invited in Dec-2024, the last three years shall be reckoned from the last day of the Nov-2024 i.e. 30.11.2024 as per above bid condition.</p>
02.	<p>Reference - Page no. 206 & 207 of tender document, Point no. (ii) Technical Criteria, Sr. No. 4 & 5.</p> <p>Documents required - Point no.4 - Total Number of Insurance policies (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than Rs. 10,000 Crores (MD+BI, if applicable) underwritten in last three (3) years as Lead Insurer in Power sector.</p> <p>Point no. 5 -Total Number of Insurance policies of Hydro Power Stations (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than 5000 Crore (MD+BI, if applicable) underwritten in last three (3) years as Lead Insurer.</p> <p>Remark/query - Please specify whether captioned data is required including Project policies or only for Operational policies having sum insured more than 10000 crore for Power sector & 5000 crore for Hydro power sector</p>	<p>Point no. (ii) Technical Criteria, Sr. No. 4 & 5 of ITB:</p> <p>Sl. No. 4 of Technical Criteria: This will include all insurance policies (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than Rs. 10,000 Crores.</p> <p>Sl. No. 5 of Technical Criteria: The condition clearly provides the requirement of total number of insurance policies related to Hydro Power Stations i.e. policies underwritten in respect of generating hydro power stations only with Sum Insured of more than 5000 Crore.</p>

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03.	Total Number of Insurance policies (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than Rs. 10,000 Crores (MD+BI, if applicable) underwritten in last three (3) years as Lead Insurer in Power sector. Request: Kindly consider total Number of Insurance policies (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than Rs. 10,000 Crores (MD+BI, if applicable) underwritten in last five (5) years (i.e. 1st Dec' 2019 - 30th Nov'2024) as lead insurer in Power Sector.	Bid Conditions shall prevail.
04	Total Number of Insurance policies of Hydro Power Stations (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than 5000 Crore (MD+BI, if applicable) underwritten in last three (3) years as Lead Insurer. Request: Kindly consider Total Number of Insurance policies of Hydro Power Stations (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) with Sum Insured of more than 5000 Crore (MD+BI, if applicable) underwritten in last five (5) years (i.e. 1st Dec' 2019 - 30th Nov'2024) as lead insurer	Bid Conditions shall prevail.
05	Single Insurance Policy (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) having largest Sum Insured (MD+BI, if applicable) underwritten in last three (3) years as Lead Insurer. 04.Request: Kindly consider Single Insurance Policy (excluding Employee Benefit, Motor Vehicle, Health, and Life Insurance) having largest Sum Insured (MD+BI, if applicable) underwritten during last five (5) years (i.e. 1st Dec' 2019 - 30th Nov'2024) as lead insurer	Bid Conditions shall prevail.
06	Number of claims above Rs 10 Cr. settled by the Insurance company as Lead Insurer during last three (3) completed financial years (i.e. FY 2021-22, FY 2022-23 & FY 2023-24). Request: Kindly consider Number of claims above Rs 10 Cr. settled by the Insurance company as Lead Insurer during last five (5) completed financial years (i.e. FY 2019-20, 2020-21, 2021-22, FY 2022-23 & FY 2023-24).	Bid Conditions shall prevail.
07	Average of Annual Gross Direct Premium Income in India during the last three (03) completed financial years. Request: Kindly consider Average of Annual Gross Direct Premium Income in India during the last five (5) completed financial years (i.e. FY 2019-20, 2020-21, 2021-22, FY 2022-23 & FY 2023-24).	Bid Conditions shall prevail.

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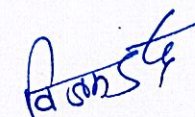
08	Average of PAT (Profit after tax) for last three (03) completed financial years. Request: Kindly consider the average of PAT (Profit after tax) for the last five (5) completed financial years (i.e. FY 2019-20, 2020-21, 2021-22, FY 2022-23 & FY 2023-24)	Bid Conditions shall prevail.
09	Average of Net worth for last three (03) completed financial years. Request: Kindly consider the average of Net worth for the last five (5) completed financial years (i.e. FY 2019-20, 2020-21, 2021-22, FY 2022-23 & FY 2023-24).	Bid Conditions shall prevail.

NIT Clause 2 The critical dates are as under:

Sl. No.	Description	As per tender document	Extended Date/Time
v)	Bid End Date/Time	26.12.2024 (17:00Hrs)	06.01.2025 (15:00Hrs)
vi)	Bid Opening Date/ Time (Technical-bid)	26.12.2024 (17:30Hrs)	06.01.2025 (15:30Hrs)

All other terms and conditions of the tender document shall remain unchanged.

For & on behalf of NHPC Ltd.



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