

**Tender Document for Cashless Group Health
Insurance Policy for In-service Judicial
Officers, Retired Judicial
Officers/Pensioners, Family Pensioners and
Members of their Family**



**THE HIGH COURT OF ORISSA,
CUTTACK**

THE HIGH COURT OF ORISSA: CUTTACK

Tender Notice

Bid Reference No. XXIX-14/2026/CGHIS/ Dated 01.09.2026

Bids in sealed covers are invited from interested Insurance Companies for providing Cashless Group Health Insurance Policy for In-service Judicial Officers, Retired Judicial Officers/Pensioners, Family Pensioners and Members of their Family. The details of the bidding process are as follows.

Sl.No.	Bidding Schedule	Deadline
1)	Date of Issue of Tender	01.09.2026
2)	Last date for sending queries	07.09.2026 by 05.00 P.M.; queries may be sent by email to soa.od-hc@od.gov.in
3)	Pre-Bid Meeting Date*	10.09.2026 at 11.30 A.M. in the premises of High Court of Orissa.
4)	Issue of responses to pre-bid queries, addendum / corrigendum, if required	16.09.2026 by 05.00 P.M.
5)	Last Date & Time for Submission of Physical Bids	28.09.2026 by 05.00 P.M.
6)	Date & Time for Opening of Technical Bids	01.10.2026 at 11.30 A.M. in the premises of High Court of Orissa.
7)	Date & Time for Opening of Commercial Bids	To be informed to the Technically Qualified Bidders by appropriate means

Bidders are required to submit the Technical and Financial Bids separately. The bids in sealed Cover-I containing "Technical Bid" and sealed Cover-II containing "Commercial Bid" should be placed in a third sealed cover super-scribed "**Cashless Group Health Insurance Policy for In-service Judicial Officers, Retired Judicial Officers/Pensioners, Family Pensioners and Members of their Family**" and must reach the undersigned on or before 05.00 P.M. of 28.09.2026 by speed post / courier service & can also be directly submitted at the Admin. Diary Section of the High Court of Orissa, Cuttack.

The bid document can be downloaded from the official website of The High Court of Orissa, Cuttack.

Complete address for submission of bid.

The Registrar (Judicial),
High Court of Orissa, Cuttack,
Pin-753002

By Order



S.R. Pradhan,
Registrar (Judicial),
High Court of Orissa, Cuttack

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THE HIGH COURT OF ORISSA, CUTTACK

TENDER NOTICE

Bid Reference No. XXIX-14/2026/CGHIS/ Dated- 01.09.2026

1. INTRODUCTION

The High Court of Orissa invites sealed bids under a TWO-BID SYSTEM from reputed, well-established General Insurance Companies and Standalone Health Insurance Companies that are duly registered with and licenced by the Insurance Regulatory and Development Authority of India (IRDAI), for providing a Cashless Group Health Insurance Policy for In-service Judicial Officers, Retired Judicial Officers/Pensioners, Family Pensioners and Members of their Family. The terms 'Judicial Officer,' 'Members of the Family,' and 'Other dependants drawing family pension' shall have the meanings assigned to them under the Odisha Judicial Officers (Medical Attendance) Order, 2013 as amended, and shall be interpreted consistently with the Medical Attendance Order Rules applicable to the Judicial Officers of Odisha.

The proposed Cashless Group Health Insurance Policy is intended to provide cashless health insurance cards to all eligible beneficiaries for an initial policy period of twelve (12) months, renewable annually at the sole discretion of the High Court subject to satisfactory performance of the Selected Insurer.

The objective of this procurement is to ensure that the Cashless Group Health Insurance Policy is managed at the highest service level in the most cost-effective manner, with seamless cashless access to quality healthcare anywhere in India.

The High Court reserves the right to reject any or all bids without assigning any reason whatsoever and without incurring any liability to any bidder.

2. BID SUMMARY SHEET

1. Name of the Tenderer	High Court of Orissa
2. Bid Reference Number	XXIX-14/2026/CGHIS/ Dated-01.09.2026
3. Tender Cost	Rs. 1,000/- (Rupees One Thousand) Only towards Bid processing Fee in shape of a non-refundable Demand Draft payable in favour of The Registrar (Judicial), High Court of Orissa drawn in any Nationalized Bank. The Bid document is downloadable from official website of High Court of Orissa.
4. Earnest Money Deposit	Rs. 10,00,000/- (Rupees Ten Lakh) only in shape of Demand Draft in favour of The Registrar (Judicial), High Court of Orissa drawn in any Nationalized Bank.
5. Amount of Performance Security	10% of the Annual Premium (Excluding Taxes). Amount shall be submitted in the form of an Irrevocable Bank Guarantee from a Nationalised Bank or any Scheduled Commercial Bank approved by the Reserve Bank of India, issued by a branch of that bank physically located in Bhubaneswar or Cuttack, Odisha.
6. Date of Issue of Tender	01.09.2026
7. Last date for sending queries	07.09.2026 by 05.00 P.M.; queries may be sent by email to soa.od-hc@od.gov.in
8. Pre-Bid Meeting Date*	10.09.2026 at 11.30 A.M. in the premises of High Court of Orissa.
9. Issue of responses to pre-bid queries, addendum / corrigendum, if required	16.09.2026 by 05.00 P.M.
10. Last Date & Time for Submission of Physical Bids	28.09.2026 by 05.00 P.M.

11. Date & Time for Opening of Technical Bids	01.10.2026 at 11.30 A.M. in the premises of High Court of Orissa.
12. Date & Time for Opening of Commercial Bids	To be informed to the Technically Qualified Bidders by appropriate means
13. Period of Insurance	One Year from the date of issuance of policy. Renewable annually at the sole discretion of the High Court of Orissa.
14. Sum Insured per Family (Floater)	Rs. 10,00,000/- (Rupees Ten Lakh Only)
15. Mode of Bid Submission	PHYSICAL – Two sealed envelopes in one outer cover. Online submission NOT applicable.
16. Jurisdiction	Courts at Cuttack, Odisha (exclusive)
17. Primary Point of Contact	Special Officer (Administration), High Court of Orissa. Email ID- soa.od-hc@gov.in Contact No. 0671-2508977 (11.00 A.M. to 5.00 P.M. on Court Working Days)

** All interested bidders wishing to participate in the pre-bid meeting must send their queries in writing, strictly in the format prescribed in Annexure VI – Query Format, at least three (3) working days prior to the pre-bid meeting, to the email address mentioned above. The pre-bid meeting shall be held physically at the address specified above or through VC. Bidders not sending queries in advance may be allowed to attend.*

3. DEFINITIONS

Unless the context otherwise requires, the following terms shall carry the meanings assigned to them below across this document:

- “Bidder”, “Insurer” or “Insurance Company” means an IRDAI-registered General Insurance Company or Standalone Health Insurance Company submitting a bid under this tender notice.
- “Cashless Facility” means the arrangement by which the Insurer/TPA directly settles eligible hospitalisation expenses with the Network Hospital on behalf of the insured beneficiary, without requiring the beneficiary to pay out-of-pocket at the time of treatment.
- “External TPA” means a separately incorporated, IRDAI-licensed (Medi Assist/ FHPL) Third Party Administrator empanelled by the Insurance Company.
- “GWP” means Gross Written Premium earned by the Insurer from the health/medical insurance line of business.
- “High Court” means the High Court of Orissa.
- “In-house TPA” means a dedicated TPA division / unit operating within the Insurance Company itself, without requiring a separate IRDAI TPA licence, as per IRDAI guidelines.
- “L1 Bidder” means the bidder quoting the lowest total annual premium (inclusive of all charges and applicable taxes).
- “Letter of Award (LoA)” means the written official intimation by the High Court notifying the L1 Bidder that the work has been awarded in its favour as per the terms and conditions mentioned therein.
- “Network Hospital” means a hospital empanelled by the Insurer/TPA to render cashless treatment to insured beneficiaries.
- “Policy” or “Insurance Policy” means the Cashless Group Health Insurance Policy / Master Policy (covering all service agreements, terms, conditions, and obligations) to be executed between the High Court and the selected Insurer.
- “Quarterly Performance Review” means the end-of-every-quarter review of TAT compliance across all five TAT parameters with application of the penalty matrix in Clause 14.

- “Standard Documents Checklist” means the claim-type-specific High Court-approved list defining 'complete documents' for pre-authorisation/claim clock purposes.
- “Sum Insured” or “SI” means Rs. 10,00,000/- (Rupees Ten Lakh Only) per family per annum on a floater basis.
- “TPA” means a Third Party Administrator duly licensed by IRDAI (Medi Assist/ FHPL) to administer health insurance claims. The selected Insurer may operate an In-house TPA (a division within the insurance company itself performing TPA functions) or engage an External TPA (a separately licensed entity). Both options are permissible, provided the TPA is IRDAI-licenced (Medi Assist/ FHPL) where required.

4. BIDDER (INSURER) ELIGIBILITY CRITERIA

To be considered for selection by the High Court, every Bidder must satisfy all of the following eligibility criteria without exception. The High Court reserves the right to verify the authenticity of all submissions independently from IRDAI or any other source, and to seek additional information or clarification from any Bidder at any stage of the process.

Non-fulfilment of any single eligibility criterion shall render the bid technically disqualified and its Commercial Bid shall not be opened under any circumstances. The High Court may, at its sole discretion, waive any minor non-conformity or irregularity that does not affect the substance of the bid. Such waiver shall be binding on all bidders.

Sl.	Eligibility Criterion	Documentary Evidence Required
1.	The Bidder must be a General Insurance Company or a Standalone Health Insurance Company duly registered with, and holding a valid and subsisting licence issued by, the Insurance Regulatory and Development Authority of India (IRDAI) specifically authorising it to underwrite health/medical insurance products. The licence must remain valid throughout the entire period of insurance.	Self-attested copy of valid IRDAI Certificate of Registration / Licence clearly indicating authorisation to underwrite health/medical insurance. Certificate must be current and unexpired.
2.	The Bidder must have been in the business of providing health / medical insurance for a minimum continuous period of five (5) years as on the date of this tender document. The average Incurred Claims Ratio (ICR) of the Insurance Company from its Group Health Insurance portfolio during the three immediately preceding financial years (FY 2023-24, FY 2024-25, and FY 2025-26) shall be between 60% to 95%. The Claim Settlement Ratio (as published by IRDAI in its Annual Report) for any of the three preceding financial years shall not be less than 85%.	Self-Declaration (Annexure VII) supported by self-attested copies of audited financial statements submitted to IRDAI or IRDAI-published Annual Reports confirming at least 5 years of continuous health insurance operations.

	N.B. - Applicable 5 (five) years shall be preceding five financial years excluding the financial year of floating of the Tender.	
3.	i. The Bidder must have a minimum average annual Gross Written Premium (GWP) from the Health / Medical Insurance line of business (excluding Central / State Government schemes) of not less than Rs. 5,000 Crores (Rupees Five Thousand Crores) in each of the three immediately preceding financial years (FY 2023-24, FY 2024-25, and FY 2025-26). ii. Net worth of the Bidder in each of the preceding 3 (three) financial years should be positive as per audited balance sheet. iii. Bidder should submit a solvency certificate issued by any Nationalized/ Scheduled Commercial Bank for an amount at least INR 1 Crore. The certificate should not be dated earlier than three months from the last date for submission of bids.	a. CA-certified copies of audited Balance Sheets, Profit & Loss Accounts and/or IRDAI segment-wise filings clearly disclosing health insurance premium separately for each of the three years. GWP figures must be drawn from IRDAI's published Annual Report for the relevant year (available on www.irdai.gov.in) and the relevant page of the IRDAI Annual Report must be enclosed along with the CA certificate. b. UDIN of certifying CA must be stated on the certificate. c. Solvency certificate issued by any Nationalized/ Scheduled Commercial Bank
4.	The Bidder must have experience of successfully managing at least ONE Group Health Insurance Policy covering a minimum of 1,000 (one	Certified Copies of Work Orders / Policy Documents bearing the stamp and signature of the

	thousand) lives per year for any Government / Semi-Government / PSU / Autonomous Body / Public Listed Company during each of the last three financial years i.e. FY 2023-24, FY 2024-25, and FY 2025-26.	insured organisation's competent authority, clearly stipulating the group size, nature of insured entity, and policy period & completion certificate from their clients/employers, regarding successful completion of the services.
5.	The Bidder must have a registered office or a fully operational branch office physically located at Bhubaneswar or Cuttack (Odisha) with adequate staff, infrastructure and claims-handling capacity. This requirement is mandatory and non-waivable.	Self-attested copy of IRDAI-intimated / registered branch details, lease deed, utility bill, or any other official document confirming the Bhubaneswar / Cuttack branch address and operational status.
6.	The Bidder must not have been blacklisted, barred, suspended, or disqualified by IRDAI or any Central / State Government department or any PSU or Statutory Authority in India during the preceding three (3) consecutive financial years (FY 2023-24, FY 2024-25, and FY 2025-26) and as on the date of bid opening.	Notarised Self-Declaration in the prescribed format (Annexure VIII – Self-Declaration) duly signed and stamped by the Authorised Signatory.
7.	The Bidder must have a robust cashless hospital network — either through an in-house TPA division or through a formally empanelled external TPA duly licensed by IRDAI (Medi Assist/ FHPL) – covering a minimum of 2,000 (two thousand) hospitals across India, with at least 20 empanelled hospitals in Odisha including adequate representation in Bhubaneswar and Cuttack.	Certified list of empanelled cashless hospitals across India and district-wise hospital list in Odisha specifically, duly signed by the Insurer's Authorised Signatory. TPA empanelment letter / In-house TPA authorisation, as applicable.
8.	The Bidder should have valid PAN and GSTIN registration.	a. Copy of PAN b. Copy of GST registration certificate

5. BID SUBMISSION PROCESS

5.1 Language of Bid

The Bid prepared by the Bidder, and all correspondence, documents, and communications exchanged between the Bidder and the High Court, shall be written exclusively in the English language. Supporting documents and printed literature in any other language shall be accompanied by an accurate and certified English translation, which shall govern for purposes of interpretation.

5.2 Authorised Signatory and Signature

The covering letter must be signed with the Bidder's name and by an Authorised Signatory duly empowered to commit the Bidder to contractual obligations. All commitments, obligations, and responses across all pages of the bid must be signed and stamped by the Authorised Signatory. Every page of the original bid must be initialled by the Authorised Signatory. All signatures must be accompanied by the official seal / stamp of the Bidder.

All obligations committed by such signatory are binding on and enforceable against the Bidder and shall be incorporated into the insurance policy which may be executed at the end of the bidding process.

5.3 Physical Bid Submission — Mode and Format

- a) Bids may be submitted PHYSICALLY in person at the Admin Diary Section of the High Court of Orissa, Cuttack on working days or must reach the High Court **on or before 5:00 P.M. of 28.09.2026** by hand/ speed post/courier service etc. Electronic, email, or online submission through any other portal shall NOT be accepted. Bids delivered in any manner other than physical submission in the prescribed sealed cover format as stated above shall be treated as defective, invalid, and summarily rejected.
- b) The bid shall be submitted in TWO separate sealed envelopes contained within one outer sealed cover as follows:

- i. **Envelope A** – Technical Bid: Containing all documents listed in Section 5.6.1, including a MASKED copy of the Commercial Bid (Annexure IX) with all price columns left blank or marked 'MASKED'.
 - ii. **Envelope B** – Commercial Bid: Containing the actual, unmasked Annexure IX – Commercial Bid Format with complete pricing details, all taxes, and GST.
 - iii. **Outer Cover:** Both Envelope A and Envelope B shall be placed inside a single outer sealed cover addressed to the Registrar (Judicial), High Court of Orissa, Cuttack.
- c) The outer cover and both inner envelopes must be clearly super-scribed with:
- i. Name and registered address of the Bidder;
 - ii. Bid Reference Number:
 - iii. Description: 'BID FOR CASHLESS GROUP HEALTH INSURANCE POLICY FOR IN-SERVICE JUDICIAL OFFICERS, RETIRED JUDICIAL OFFICERS/PENSIONERS POLICY, FAMILY PENSIONERS AND MEMBERS OF THEIR FAMILY.'
- d) Bidders are strongly advised NOT to wait until the last day for submission. The High Court shall bear no liability for postal delays, courier failures, or other delivery-related issues.
- e) The High Court reserves the right to call for additional hard copies or originals of any document submitted.
- f) Bids received after the specified closing date and time shall not be entertained under any circumstances and shall be returned unopened.

5.4 Issue of clarifications:

Bidders may send their queries by email to the soa.od-hc@od.gov.in ; queries received after the last date for sending queries (as per the Schedule for the Tender) may not be considered by the High Court. The responses to the queries received shall be published by the High Court on its website and

the same shall also be considered to be a part of the tender documents; however, the source of queries shall not be mentioned.

5.5 Issue of addendum/corrigendum amendment:

At any time prior to the last date for submission of bids, the High Court may at its own initiative or in response to a query or clarification requested by a prospective Bidder if found appropriate, issue an addendum/corrigendum amendment to the tender documents, which shall be available for download on its website and the same shall also be considered to be part of the tender documents. The addendum/corrigendum amendment will be binding on all the bidders. In order to give Bidders reasonable amounts of time to consider such addendum/corrigendum amendment, the High Court may at its own discretion also extend the last date for submission of bids.

5.6 Documents to be submitted

5.6.1 Technical Bid (Envelope A) — Checklist

The following documents must be submitted as part of the Technical Bid. All pages of the proposal including annexures and documentary proofs should be numbered sequentially, initialled, and signed by the Authorised Signatory:

Sl.	Document Description	Submitted (Yes/No)
1.	Duly signed, stamped, and initialled (page-by-page) copy of the entire bid document including all Annexures as unconditional token of acceptance of all terms and conditions.	
2.	Duly filled Annexure I – Conformity Letter on Bidder's official letterhead.	
3.	Duly filled Annexure II – Eligibility Criteria Compliance Statement with all supporting documentary proofs as listed in Table 1 (Bidder Insurer Eligibility Criteria).	
4.	Duly filled Annexure III – Bidder's Profile and Organisational Details	
5.	Duly filled Annexure IV – Bidder Response Cover Letter signed by Authorised Signatory.	
6.	Annexure V – Comments/Deviations on Terms &	

	Conditions, Services and Facilities (if any). Absence of this Annexure shall be deemed as full and unconditional compliance with all terms.	
7.	Duly filled Annexure VI – Query Format (applicable for pre-bid stage).	
8.	Duly filled and signed Annexure VII – Self-Declaration (IRDAI registration, underwriting experience, non-blacklisting, good standing).	
9.	Duly filled Annexure VIII – Self-Declaration of Non-Blacklisting (separately).	
10.	MASKED copy of Annexure IX – Commercial Bid Format (premium with all taxes – price columns MASKED in Technical Bid envelope).	
11.	Self-attested copy of valid IRDAI Certificate of Registration / Licence.	
12.	CA-certified audited financials / IRDAI segment-wise filings for last 3 years evidencing health GWP.	
13.	Work orders / policy documents evidencing group health insurance experience	
14.	Certified list of empanelled cashless hospitals (Pan-India and Odisha-specific).	
15.	Power of Attorney / Board Resolution authorising the signatory to sign bid documents.	
16.	Undertaking regarding compliance with IRDAI regulations and TPA guidelines (Annexure X).	
17.	Power of Attorney for Authorised Signatory (Annexure XI)	
18.	Proposed Coverage Details and Schedule of Benefits (detailed break-up of all coverages, sub-limits, and conditions) (Annexure XIII)	
19.	TPA Profile – Name, IRDAI Licence (Medi Assist/ FHPL), Network Hospitals (Pan-India and Odisha list) or In-house TPA authorisation document (Annexure XIV)	

5.6.2 Commercial Bid (Envelope B)

- a) The Bidder shall submit the Commercial Bid (actual, unmasked) in Envelope B strictly as per Annexure IX – Commercial Bid Format.
- b) THE PREMIUM QUOTED IN THE COMMERCIAL BID SHALL BE ALL-INCLUSIVE - COVERING TPA CHARGES (WHETHER IN-HOUSE OR EXTERNAL), GST, AND ALL OTHER APPLICABLE LEVIES AND

TAXES. NO EXTRA PAYMENT WHATSOEVER SHALL BE MADE BY THE HIGH COURT OTHER THAN THE QUOTED PREMIUM.

- c) The quoted premium shall remain FIXED throughout the entire policy period and shall not be subject to variation on any account. A bid submitted with an adjustable, provisional, or 'subject to review' premium shall be treated as non-responsive and rejected.

6. Earnest Money Deposit (EMD)

- i. Bidders as part of their Commercial Bid shall have to submit an Earnest Money Deposit; the amount of the EMD is indicated in the Data Sheet.
- ii. The EMD shall be payable in favour of The Registrar (Judicial), High Court of Orissa drawn in any Nationalized Bank.
- iii. For the avoidance of doubt, it is clarified that High Court shall not be liable to pay any interest on the EMD deposit so made and the same shall be interest free.
- iv. The EMD of the technically disqualified Bidders shall be returned after declaration of the list of such technically qualified Bidders in the portal. The EMD of other unsuccessful Bidders shall be refunded after signing of the Agreement with the Successful Bidder. The return of the EMD shall be by return of the demand draft or in the form of bank transfer to the account of the Bidder.
- v. The Bidders, who are exempted to deposit EMD amount due to any exemption granted by the Government of Odisha (Registered in state of Odisha), are required to attach scanned copy of relevant documents evidencing such exemption granted, along with the Commercial Bid document while submitting the Bid. The Bidder, who does not submit EMD amount claiming exemption but does not submit relevant document, is ineligible for bidding and such bid shall be summarily rejected.
- vi. The EMD of the Preferred Bidder shall be returned upon the Preferred Bidder furnishing the Performance Security.
- vii. The EMD shall be forfeited and appropriated by High Court as a genuine pre-estimated compensation and damages payable to High Court for, inter alia, the time, cost and effort of High Court without prejudice to any other right or remedy that may be available to High Court hereunder, or otherwise, under the following conditions:
 - a) if any of the documents submitted by a Bidder as part of the bid is found to be not genuine or forged or any of the claims, confirmations, statements or declarations of the

Bidder is found to be incorrect or inconsistent, or is a case of any material misrepresentation of facts at any point of time during the bid evaluation process;

- b) if the L1 Bidder fails to acknowledge and return to High Court a signed copy of the LoA or Agreement within the timeframe allowed by High Court;
 - c) if the L1 Bidder fails to submit the Performance Security within the timeframe allowed by High Court;
 - d) if a Bidder withdraws its bid before completion of the bidding process during the bid validity period,
 - e) If the Bidder has otherwise committed any breach of the terms of this Bid document;
 - f) in case the L1 Bidder, does not comply with the requirements of the Commercial Bid or the revised Commercial Bid, as the case may be;
 - g) in case the Commercial Bid of a Bidder contains any information on the Commercial Bid of the Bidder;
- viii. In case of cancellation of the tender before bid opening date and time, the EMD shall be refunded to respective Bidder's account.

7. BID EVALUATION PROCESS

7.1 Opening of Technical Bids

Technical Bids (Envelope A) received within the prescribed closing date and time shall be opened in the presence of Bidders' representatives who choose to attend, at the date, time, and venue mentioned in the Summary Sheet. Any change shall be communicated to all Bidders by subsequent notice in the website/email. Representatives of Bidders present shall sign a register of attendance.

7.2 Technical Evaluation and Shortlisting

- a) The High Court shall scrutinise all Technical Bids to determine whether they are complete, properly signed and stamped, and accompanied by all required documents. Non-submission of any mandatory document or non-fulfilment of any eligibility criterion shall result in technical disqualification.
- b) Bidders who satisfy all eligibility criteria, have submitted all required documents, and unconditionally comply with all terms and conditions of this tender document shall be declared technically qualified. Any deviation from the tender document clauses or proposed coverage details shall lead to technical disqualification. The decision of the High Court on technical qualification shall be final and binding.
- c) During the evaluation process, the High Court may seek clarifications from Bidders on their Technical Bid. Bidders must respond within the time frame prescribed. Bidders shall not be permitted to modify, substitute, or withdraw proposals after submission.

7.3 Commercial Bid Evaluation - L1 Basis

- a) Only Technically Qualified Bidders shall have their Commercial Bids (Envelope B) opened. The Commercial Bids shall be evaluated on the basis of the TOTAL ANNUAL PREMIUM quoted (inclusive of all charges, TPA charges, and GST). The Bidder quoting the lowest total annual premium shall be identified as the L1 Bidder and shall ordinarily be awarded the contract. The High Court reserves the right, at its discretion,

to negotiate with the L1 Bidder. The High Court's decision in this regard shall be final.

- b) The Commercial Bid submitted with a conditional, adjustable, or variable premium quotation shall be treated as non-responsive and rejected. No deviation in the bid shall be accepted.
- c) In the event that 2 (two) or more technically qualified Bidders (the "Tie Bidders") have submitted the lowest identical Commercial Bids. High Court shall hold an auction amongst such Tie Bidders. The auction shall be held at the High Court and only the Tie Bidders shall be invited to attend the same, wherein they have to physically submit their revised Commercial Bids on their letterhead (with company rubber stamp) and in sealed covers. Hence, the Authorized Signatory of the Tie Bidders is required to attend such auction. The revised Commercial Bid (the "Revised Commercial Bid") submitted by a Tie Bidder during the auction should be lower than Commercial Bid already submitted by it, else the revised Commercial Bid shall not be considered by High Court for further evaluation. The Tie Bidder who offers the lowest revised Commercial Bid in such auction shall be declared to be Preferred Bidder and the lowest revised Price Bid received by High Court during such auction shall be the L1 price. In the event that the Authorized Signatory of a Tie Bidder is not present during the auction or the Authorized Signatory of such Bidder does not or is unwilling to participate in such auction, the auction would be held amongst the remaining Tie Bidders and if there be only one remaining Tie Bidder, the latter will be declared as the L1 Bidder, provided that the revised Commercial Bid submitted by such Bidder is lower than that its earlier submitted Commercial Bid; in such as case the revised Commercial Bid submitted by such Bidder shall be considered to be the L1 price. In case of a second round of tie between the revised Commercial Bids submitted by the Tie Bidders, the Bidder with the higher average annual turnover (*to be determined by High Court on the basis of the audited financial statements submitted by such Bidders as part of their Commercials Bids*) in the last 3 (three) financial years shall be declared as the L1 Bidder and the L1 price shall be the revised Commercial Bid submitted by such Bidder during the auction.

General Conditions of Contract-Services

8. SIGNING OF AGREEMENT:

Within 15 (fifteen) days of receipt of the signed copy of the LoA along with the Performance Security, the Agreement shall be signed by the L1 Bidder, failing which the Performance Security shall be forfeited and appropriated by the High Court. Upon signing of the Agreement, the L1 Bidder shall be considered to be Selected Insurer. Post signing of the Agreement, the High Court shall issue Service Order to the Selected Insurer.

9. POLICY DETAILS AND BENEFICIARY INFORMATION

Sl.	Description	Details
1.	Name of Insured Organisation	High Court of Orissa.
2.	Address	Office of the Registrar (Judicial), High Court of Orissa, Cuttack – 753002, Odisha.
3.	Period of Insurance	One year from the date of issue of policy. Renewable annually at the sole discretion of the High Court.
4.	Beneficiary Categories	In-service Judicial Officers, Retired Judicial Officers/Pensioners, Family Pensioners and Members of their Family.
5.	Sum Insured (SI)	Rs.10,00,000/- (Rupees Ten Lakh Only) per family per annum - Floater Basis.
6.	Mode of Coverage	Cashless at Network Hospitals (primary); Reimbursement for non-network / emergency

		situations.
7.	Family Definition <i>["Members of the family" have been defined in Clause 2 (v) of the Odisha Judicial Officers (Medical Attendance) Order, 2013 as amended on 18.07.2025]]</i>	<u>A. For In-service Male Judicial Officer:</u> - Self - Spouse (if any) - dependant father (if any) - dependant mother (if any) - dependant unmarried son or step-son (if any) - dependant unmarried or widowed or divorced daughter or step-daughter (if any) <u>B. For In-service Female Judicial Officer:</u> - Self - Spouse (if any) - dependant father (if any) - dependant mother (if any) - dependant unmarried son or step-son (if any) - dependant unmarried or widowed or divorced daughter or step-daughter (if any) - dependant father-in-law (if any) - dependant mother-in-law (if any) <u>C. For Retired Male Judicial Officer/Pensioner:</u> - Self - Spouse (if any) - dependant father (if any) - dependant mother (if any) - dependant unmarried son or step-son (if any) - dependant unmarried or widowed or divorced daughter or step-daughter (if any) <u>D. For Retired Female Judicial Officer/Pensioner:</u> - Self - Spouse (if any) - dependant father (if any) - dependant mother (if any) - dependant unmarried son or

		step-son (if any) f. dependant unmarried or widowed or divorced daughter or step-daughter (if any) g. dependant father-in-law (if any) h. dependant mother-in-law (if any) <u>E. For Family Pensioner:</u> a. Self b. Other dependants who fall within the definition of 'Members of the Family' as specified in the Odisha Judicial Officers (Medical Attendance) Order, 2013 as amended, for the concerned deceased Judicial Officer.
8.	New Joinees	All newly appointed Judicial Officers to be covered from the date of joining / assumption of charge as per appointment letter, without any waiting period. Premium for additions / deletions during policy period to be charged on <i>pro-rata</i> basis.
9.	Geographical Limits	Treatment taken anywhere in India. No sub-limit based on geography, city tier, or hospital type.
10.	Pre-existing Diseases	All pre-existing diseases, ailments, injuries and health conditions - whether treated, untreated, declared or undeclared - shall be covered from Day 1 without any waiting period or

		exclusion.
11.	Waiting Period Waivers	No waiting period for any disease or condition including pre-existing diseases. No first-year or first 30/90-day exclusion. No time-related restrictions on coverage of any nature whatsoever.
12.	Approximate Lives to be Covered	No. of Families - 1164 No. of Lives - 3833
13.	Policy Terms	The proposal must NOT have any 'Premium / Claims Review' or 'Retrospective Premium Adjustment' clause. The quoted premium shall remain fixed for the entire policy period.
14.	Standard Documents Checklist	For each major claim type, Standard Documents Checklist approved by High Court before policy goes live. Pre-authorisation clock starts when checklist documents are submitted - no additional documents permissible.

10. SCHEDULE OF COVERAGE AND BENEFITS

The Policy shall, at a minimum, provide all of the following coverage unconditionally. Bidders must confirm full compliance. Any exclusion from or deviation in the coverage listed below shall result in technical disqualification. There shall be NO room-rent sub-limits, NO deductible and NO disease-wise sub-limits unless specifically agreed in writing by the High Court. ALL pre-existing diseases are covered from Day 1 with NO WAITING PERIOD.

Sl.	Coverage / Benefit	Sub-Limit / Remark
1.	In-patient Hospitalisation (IPD) Room, boarding, nursing, surgeon fees, anaesthetist, medical practitioner, consultants, specialist fees, OT charges, ICU/CCU charges, blood, oxygen, surgical appliances, OT consumables, medicines and drugs, ventilator charges, diagnostic tests, imaging (X-Ray, CT, MRI, PET-CT), PPE Kit, gloves, mask, and all other medically necessary expenses incurred during hospitalisation as per treating doctor's advice.	Up to Sum Insured. No room-rent sub-limit. No ICU sub-limit.
2.	Pre-Hospitalisation Expenses: Relevant medical expenses incurred up to 60 days prior to date of hospitalisation on disease/illness/injury sustained.	Up to Sum Insured (actual expenses)
3.	Post-Hospitalisation Expenses: Relevant medical expenses incurred up to 90 days after date of discharge.	Up to Sum Insured (actual expenses)
4.	Day Care Procedures: All IRDAI-approved Day Care procedures not requiring 24-hour hospitalisation due to technological advancement (including laser surgery, stem cell therapy, cancer chemotherapy in OPD/IPD, radiotherapy, lithotripsy, dialysis, etc.). No minimum hospitalisation period applicable.	Up to Sum Insured
5.	Domiciliary Hospitalisation: Medical treatment taken at home exceeding 3 days where hospitalisation is not feasible due to patient's condition or non-availability of hospital beds.	Up to Sum Insured
6.	Organ Donor Expenses: Hospitalisation expenses incurred on the organ donor for harvesting surgery in respect of organ transplant to the insured (excluding organ cost).	Up to Sum Insured
7.	Maternity Expenses: Hospitalisation expenses for Normal Delivery and Caesarean Section including pre-natal and post-natal charges. No waiting period under maternity benefit. New-born baby covered from Day 1 under Sum Insured Limit. Both twins covered if	Normal Delivery: Up to Rs. 1,50,000/- Caesarean: Up to Rs. 2,00,000/- New-born covered from Day 1. Complications in

	second child is twins. Missed Abortions, Miscarriage or abortions induced by accidents are covered under the limit of Maternity under the limit of C-Section.	Maternity including operations for extra uterine pregnancy ectopic pregnancy and expenses incurred for Medical Termination of Pregnancy would be covered up to the Sum Insured.
8.	Pre-natal & Post-natal Charges: Covered up to 60 days prior and 90 days post hospitalisation within maternity limit, unless requiring hospitalisation.	Within maternity limit
9.	AYUSH Treatment: Expenses for Ayurveda, Yoga, Unani, Siddha, Homeopathy and Naturopathy hospitalisation in clinic/hospital registered by Central/State Government or accredited by NABH/Quality Council of India.	Up to Rs.1,50,000/- per annum
10.	Mental Illness / Psychiatric Treatment: Expenses for treatment of psychiatric and psychosomatic diseases payable with or without hospitalisation, in accordance with the Mental Healthcare Act, 2017.	Up to Sum Insured
11.	Congenital Diseases: Internal congenital anomalies - covered. External congenital anomalies - covered only in life-threatening situations.	Up to Sum Insured
12.	Advanced Medical Treatment: All new kinds of approved advanced medical procedures (Laser Surgery, Cyber Knife, Robotic Surgery, Stem Cell Therapy, Gamma Knife, etc.) payable on hospitalisation / Day Care basis.	Up to Sum Insured
13.	Major Surgeries: Heart-related ailments (bypass, valve replacement, angiography, stenting), knee replacement, hip replacement or <u>any surgery deterrent for life-saving based on the treating surgeon's certificate of medical necessity.</u>	Up to Sum Insured
14.	Cancer Treatment: Chemotherapy (OPD/IPD), Radiotherapy, Immunotherapy, Hormone Therapy, Biological Therapy, Monoclonal Antibody injections, Oral Chemotherapy, Targeted Therapy and all types of advanced cancer	Up to Sum Insured

	treatment including all cancer drugs/injections on the IRDAI-approved / National Cancer Control Programme drug list.	
15.	Dialysis: All sittings of dialysis (haemodialysis and peritoneal dialysis) covered on OPD/IPD basis.	Up to Sum Insured
16.	Modern Treatment Methods / Implants: Pacemaker, CPAP/BPAP for sleep apnea, Defibrillator, Ventilator, Orthopaedic implants, Cochlear Implant, Intra-Ocular Lenses, infra cardiac valve replacements, vascular stents, any other implant, prosthetic devices implanted during surgical procedure, cost of artificial limbs.	Up to Sum Insured
17.	Infertility Treatment: IVF, IUI, ICSI, and other assisted reproductive technology procedures covered. This sub-limit is independent of and in addition to the Maternity sub-limit. Infertility treatment costs shall NOT be deducted from or shared with the Maternity (Normal Delivery or Caesarean Section) sub-limit. A Judicial Officer who undergoes IVF treatment in one part of the policy year retains full entitlement to the Maternity sub-limit for any subsequent delivery occurring in the same or subsequent policy year	Up to Rs.2,00,000/- per policy year.
18.	Bariatric Surgery: Covered where medically necessary on specific recommendation of treating consultant.	Up to Rs. 3,00,000/-
19.	Dental Treatment arising from an accident, requiring hospitalisation or emergency OPD treatment, as evidenced by a Medico-Legal Case (MLC) certificate or hospital Emergency Department registration record. (FIR shall NOT be mandatory for dental accident claims — MLC certificate alone is sufficient proof of accident causation)	Up to Rs. 1,00,000/-
20.	Accident Treatment on OPD basis	Up to Sum Insured
21.	PPE Kit (COVID and similar epidemic): Isolation rooms: up to Rs. 1,200/- or 2 PPE Kits per day (whichever lower). ICU	As per IRDAI guidelines

	with/without ventilators: up to Rs. 2,000/- or 4 PPE Kits per day (whichever lower).	
22.	Epidemic/Pandemic Cover & Terrorism: Claims arising from epidemic or pandemic conditions including new variants and/or complications - payable at actuals. Includes cover on account of terrorism/related activities.	Up to Sum Insured
23.	Ambulance Charges: Trip to hospital, transfer to another hospital, or transfer from hospital to home if medically advised.	Up to Rs. 5,000/- per trip. Taxi charges actually incurred on transfer from one centre to another centre due to non-availability to medical service/medical complication shall be payable in full.
24.	Taxes and Hospital Charges: All taxes, surcharges, service charges, registration charges, admission charges, nursing, administration charges, charges for diapers and sanitary pads (if medically necessary), charges for hiring nurse/attendant where recommended by treating doctor for ICU/CCU/neonatal/critical care.	Covered as per actuals
25.	Animal Bite Treatment: Treatment for dog bite, snake bite, monkey bite - payable whether incurred in hospital or outdoor treatment.	Up to Sum Insured
26.	Cataract Surgery: LASIK Refractive Surgery:	Cataract Surgery-Up to Rs. 50,000/- per eye, inclusive of cost of intra-ocular lens (including premium multifocal or toric IOL) and laser assistance. LASIK Refractive Surgery - Covered only where the refractive error is ± 5 dioptries or more, or where LASIK is performed in conjunction with or following cataract

		surgery — up to Rs. 50,000/- per eye within the same limit."
27.	Vision Correction	Up to Sum Insured (for +/- 7.5)
28.	Hearing Aid	Upto Rs. 2 Lakh
29.	Routine dental treatment including fillings, extractions, root canal treatments, dentures, orthodontic treatment, and implants.	Upto Rs. 1 Lakh

11. **KEY EXCLUSIONS**

The following are the principal exclusions under the Policy. The Bidder must disclose all proposed exclusions in **Annexure- V**. Any exclusion not disclosed at bid stage shall not be applicable to the Policy:

Sl.	Exclusion
1.	Cosmetic or aesthetic treatment of any description unless necessitated by accidental injury or a disease, and certified as medically necessary by the treating physician.
2.	Treatment for de-addiction of alcohol, drugs, or other intoxicating substances.
3.	Intentional self-injury or attempted suicide.
4.	War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power — to the extent not specifically included above under terrorism cover.
5.	Nuclear, biological, or chemical weapon-related contamination (NBC exclusion).
6.	Experimental or unproven treatments not approved by IRDAI or not forming part of the standard medical practice.
7.	Non-medical expenses such as laundry, newspaper, telephone, food for attendants (other than those specifically covered), etc.

12. **PERFORMANCE SECURITY:**

- a) The Selected Insurer shall submit the Performance Security at the rate of 10 % of the total annual premium quoted (excluding taxes) within a period of 15 days of acceptance of LoA. Failure to submit within 15 days entitles the High Court to withdraw the Letter of Acceptance and offer the contract to the next Bidder.

- b) Performance Security shall be in the form of an Irrevocable Bank Guarantee from any Nationalized/Scheduled Commercial Bank approved by the Reserve Bank of India, issued by a branch of that bank physically located in Bhubaneswar or Cuttack, Odisha.
- c) The Performance Security shall be valid for the entire contract period.
- d) The Performance Security shall be released within 30 days of the occurrence of ALL of the following:
- (i) expiry of the policy period and the subsequent 60-day run-off period;
 - (ii) settlement of all reimbursement claims lodged during the policy period;
 - (iii) resolution of all disputes arising from the policy; and
 - (iv) receipt of the Selected Insurer's No-Dues Certificate confirming no pending claims or disputes.
- e) No interest shall be payable by the High Court on the Performance Security during its validity period.
- f) If the policy is renewed for a further year, the Performance Security for the renewed year must be submitted at least 15 days before the renewal commencement date.
- g) The High Court may encash the Performance Security, wholly or partially, without notice and without court proceedings, upon any of the following events:
- i. Accumulated Liquidated Damages in the policy year exceeding Rs. 25,00,000/- as calculated under Clause 15;
 - ii. Selected Insurer's failure to submit the Performance Security renewal or top-up within prescribed timelines;
 - iii. Material breach of Standard Turnaround Times persisting for more than 60 days despite two formal notices;
 - iv. Failure to maintain the mandatory branch office at Bhubaneswar/Cuttack during the policy period;
 - v. Selected Insurer found to have submitted false documents or misrepresented material facts in its bid;
 - vi. Selected Insurer's IRDAI licence is suspended, cancelled, or subjected to material restrictions during the policy period;

- vii. Failure to issue Policy Document within 30 days of premium receipt;
- h) If any portion of the Performance Security is encashed, the Selected Insurer must replenish the encashed amount within 21 days of the encashment.
- i) Failure to replenish entitles the High Court to encash the balance and treat the shortfall as a recoverable debt.

13. THIRD PARTY ADMINISTRATOR (TPA) - IN-HOUSE OR EXTERNAL

13.1 Options Available

The Selected Insurer may, at its option, either operate an In-house TPA (a dedicated division/unit within the Insurance Company performing TPA functions) or engage a formally empanelled External TPA duly licensed by IRDAI from Medi Assist or FHPL only. Both options are permissible under this tender document, provided the following conditions are met:

- In-house TPA: The Selected Insurer must submit documentary evidence confirming the existence and operational capability of the in-house TPA division, its staffing, the claims processing workflow, and the cashless authorisation mechanism.
- External TPA: The name, IRDAI licence number, and full profile of the proposed External TPA must be submitted along with the Technical Bid (Annexure XIV). The External TPA must be IRDAI-licensed (Medi Assist/ FHPL) and must not be under suspension or investigation by IRDAI as on the date of bid submission.

13.2 TPA Network and Coverage in Odisha

Whether in-house or external, the TPA must have a physical presence (office or service centre) in Bhubaneswar or Cuttack with adequate trained manpower for attending to the needs of the insured beneficiaries in Odisha. The TPA must provide a dedicated helpline number operable in Odia and Hindi languages, in addition to English.

13.3 TPA Health Cards & Exclusive portal

The TPA shall issue e-health cards / cashless cards in the name of each individual beneficiary (judicial officer, spouse, dependent children, and dependent parents, as applicable) within 15 days of policy inception. The cards shall be usable at all network hospitals of the Selected Insurer / TPA across India. The TPA shall also provide exclusive portal for organization i.e. High Court of Orissa and the beneficiaries.

13.4 Right to Change TPA

The High Court reserves the right to direct the Selected Insurer to change the TPA during the policy period if the services of the TPA are found to be unsatisfactory. The Selected Insurer shall comply with such direction within 30 days of notice without any additional cost to the High Court. On TPA change, Selected Insurer must ensure: outgoing TPA exports all claims data in CSV format within 30 days; new TPA operational within 60 days of transition; all open claims from outgoing TPA period remain visible and continue to be processed without disruption.

14. TURNAROUND TIME AND PENALTY SCHEDULE

14.1 Standard Turnaround Times

The Selected Insurer shall adhere to the following Turnaround Time (TAT) standards for all claims processed under the Policy:

Sl.	Particulars	Standard Turnaround Time (TAT)
1.	Initial Cashless Response	2 Hours
2.	Final Cashless Response (Approval / Denial)	4 Hours
3.	Reimbursement Claim Decision up to Lodgement	15 Days
4.	Claim Settlement for Payment	15 Days
5.	Total Days for Reimbursement Claims Processing + Settlement for Payment	30 Days

14.2 Quarterly Performance Review and Penalty Matrix

At the end of every quarter, a performance review of the Selected Insurer based on the Average Turnaround Time for the Total Number of Cases handled during that quarter across all five TAT parameters and applicable penalty on delays shall be calculated as follows:

Sl.	Particulars	≥ 95% Cases (No Penalty)	≥ 90% or < 95% of Cases	< 90% Cases
1.	Average Initial Cashless Response (Time Limit: 2 Hours)	No Penalty	1% of claimed amount for such cases where delay has occurred, subject to maximum of 50% of annual Performance Guarantee amount	5% of claimed amount for such cases where delay has occurred, subject to maximum of 100% of annual Performance Guarantee amount
2.	Final Cashless Response (Approval / Denial) (Time Limit: 4 Hours)	No Penalty	1% of claimed amount for such cases where delay has occurred, subject to maximum of 50% of annual Performance Guarantee amount	5% of claimed amount for such cases where delay has occurred, subject to maximum of 100% of annual Performance Guarantee amount
3.	Reimbursement Claim Decision up to Lodgment (Time Limit: 15 Days)	No Penalty	1% of claimed amount for such cases where delay has occurred, subject to maximum of 50% of annual Performance Guarantee amount	5% of claimed amount for such cases where delay has occurred, subject to maximum of 100% of annual Performance Guarantee amount
4.	Claim Settlement for Payment (Time Limit: 15 Days)	No Penalty	1% of claimed amount for such cases where delay has occurred, subject to maximum of 50% of annual Performance Guarantee amount	5% of claimed amount for such cases where delay has occurred, subject to maximum of 100% of annual Performance Guarantee amount
5.	Total Days for Reimbursement Claims Processing + Settlement for Payments (Time Limit: 30 Days)	No Penalty	1% of claimed amount for such cases where delay has occurred, subject to maximum of 50% of annual Performance Guarantee amount	5% of claimed amount for such cases where delay has occurred, subject to maximum of 100% of annual Performance Guarantee amount

'Cases handled' means all pre-authorisation and reimbursement claim transactions processed during the quarter. 'Delay' means any case where the actual TAT exceeded the standard TAT prescribed in Clause 14.1 above. '% Cases' refers to the percentage of cases handled within the prescribed TAT during the quarterly review period.

14.3 Penalty Calculation Mechanism:

- A. During Quarterly Performance Review, for each of the five TAT parameters, the High Court shall calculate:
 - i. Total cases handled in that parameter during the quarter;
 - ii. Cases where TAT was complied with (within standard limit);
 - iii. Cases where delay occurred;
 - iv. Percentage of compliant cases.
- B. The applicable penalty tier (No Penalty / 1% / 5%) is determined for each parameter based on the percentage of compliant cases.
- C. Where the 1% or 5% tier applies: $\text{Penalty} = \text{applicable percentage} \times \text{total claimed amount for cases where delay occurred}$, subject to the maximum cap (50% or 100% of annual Performance Guarantee amount respectively). 'Claimed amount' means the amount claimed by or on behalf of the beneficiary for the relevant case.
- D. The quarterly penalty amounts for each parameter are summed to arrive at the total quarterly penalty payable by the Selected Insurer.
- E. The High Court shall issue a written Penalty Notice to the Insurer within 15 days of end of each quarter. The Selected Insurer shall pay the penalty within 30 days of the Penalty Notice or contest the calculation through the Dispute Resolution Mechanism (Clause 17). Pending resolution, the High Court may provisionally appropriate the penalty from the Performance Security.
- F. Quarterly penalty review applies in addition to any other remedies available to the High Court under this contract. No single quarterly penalty shall exceed 100% of the annual Performance Guarantee amount.

14.4 Additional Specific Penalty Items

In addition to the Quarterly Performance Review Penalty, the following specific penalties shall also apply:

Sl.	Breach	Specific Penalty
1.	Failure to submit Performance Security within 15 days of Letter of Acceptance.	Rs. 20,000/- per day of delay. Also grounds for withdrawal of Letter of Award.
2.	Failure to issue Standard Documents approved by High Court before policy goes live.	Rs. 25,000/- per day of delay beyond policy inception date. Policy may not commence cashless operations until Checklists are operational.
3.	Failure to issue e-Health Cards within 15 days of policy inception (where delay attributable to Selected Insurer, not High Court data errors).	Rs. 200/- per card per day of delay.
4.	Failure to maintain mandatory branch office at Bhubaneswar or Cuttack continuously.	Rs. 50,000/- per month of non-compliance (or part thereof). Continuing breach beyond 60 days triggers Performance Security encashment.

15. LIQUIDATED DAMAGES (LD)

15.1 If the Selected Insurer fails to deliver the services within the delivery period and any extension thereof, unless such failure is due to force majeure situation or due to High Court's default, liquidated damages (LD) shall be imposed by High Court on the Selected Insurer. However, imposition of LD shall be without prejudice to the other remedies available to High Court under the terms of the Service Order / Agreement.

15.2 In case of delay of more than 4 working days in issuance of policies after the communication is received by Selected Insurer from High Court, the LD shall be calculated as 2% (two per cent) of the premium value (excluding taxes and duties) for such policies in respect of which the delay has occurred, subject to a maximum value of 10% of the Contract Value (excluding taxes and duties). GST on LD shall be recovered in addition to the LD amount.

15.3 High Court shall have full liberty to realize the LD through the following ways:

A) Appropriation of the Performance Security; or

B) Appropriation the of EMD (in case provision of appropriation of Performance Security is not available); or

C) Reduction of the invoice/document value and release of the payment accordingly.

15.4 The Liquidated Damages provided in this Clause 15 apply specifically to delays in policy issuance and are separate from and independent of the Quarterly Performance Review Penalty imposed under Clause 14. Both mechanisms may apply simultaneously where the same event gives rise to liability under both Clauses - however, in no case shall the total financial consequence to the Selected Insurer in any one policy year from both Clause 14 penalties and Clause 15 combined exceed 15% of the annual premium (excluding taxes). Additionally, the EMD referenced in Clause 15.3 (B) as an alternative recovery mechanism applies only during the period between LoA issuance and furnishing of Performance Security. Once the Performance Security is furnished, the EMD is returned and Clause 15.3 (B) ceases to apply - all LD recovery thereafter is through Clause 15.3 (A) (Performance Security) or Clause 15.3 (C) (invoice deduction).

15.5 Any waiver of LD shall be at the sole option of High Court only and any extension must be in writing and with the approval of the High Court.

15.6 If at any time during the Service Order / Agreement, the Selected Insurer encounters conditions that may impact the timely performance of services, the Insurer shall promptly notify to High Court in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Selected Insurer's notice, High Court shall evaluate the situation and may at its discretion waive the LD on the request of the Selected Insurer.

16. TERMS AND CONDITIONS WITH RESPECT TO BIDS

16.1 Period of Validity of Bids

Bids shall remain valid for a period of ninety (90) days from the due date of opening of bids, as prescribed by the High Court for acceptance. A bid valid for a shorter period shall be rejected by the High Court as non-responsive. In exceptional circumstances, prior to the expiry of the original

bid validity period, the High Court may request Bidders to extend the period of bid validity. The request and responses thereto shall be in writing.

16.2 Modifications and Withdrawal

No bid can be modified, substituted, or withdrawn by the Bidder subsequent to the closing date and time for submission of bids. Bidders are not permitted to modify, substitute, or withdraw proposals after submission under any circumstances.

16.3 Clarification of Bids

A bidder requiring any clarification on this document may notify the High Court in writing by e-mail at the address provided in the tender document Summary Sheet. Bidders shall send queries only in the prescribed format specified in Annexure VI – Query Format. No requests for clarification will be accepted by telephone. The High Court shall respond over email / in writing to any request for clarification received until the date mentioned in the tender document Summary Sheet. Any questions submitted after the clarification submission date shall not be considered.

16.4 Confidentiality

The information given in this document is confidential and is for use by the Bidder to whom it has been issued. Each party shall treat the other's information as confidential and shall take necessary steps to prevent disclosure of the other's confidential information to third parties. Both parties shall keep the contents of any Order / Agreement confidential, including the price information.

16.5 Cost and Currency

All offers must be made in Indian Rupees only. The total price quoted shall be inclusive of applicable duties, levies, GST, TPA charges, brokerage charges (as per IRDAI-approved rates), and all other charges. All costs shall be given in figures and words. No cost variation shall be permitted other than statutory dues — upward revision of service taxes / GST shall be borne by the High Court, and the benefit of downward revision of taxes shall be passed by the Bidder to the High Court.

The Bidder shall bear all costs associated with the preparation and submission of its bid. The High Court shall not be liable for any such costs regardless of the conduct or outcome of the bidding process.

16.6 Compliance to Terms and Conditions

All bidders must agree to all terms and conditions mentioned herein and submit one statement to that effect on their letterhead along with the Technical Bid. Bids not containing a compliance statement or containing conditional acceptances shall be liable to rejection.

16.7 Bid Cancellation

The High Court reserves the right to cancel the bid at any time before award, or to cancel the contract in the event of non-performance, abandonment of the bid, or failure by the selected Insurer to deliver services as per agreed terms and conditions, without assigning any reason and without incurring any liability whatsoever to any Bidder.

16.8 Blacklisting

If the selected Bidder fails to perform its obligations as per this tender document and the agreed contract terms, or withdraws its bid after submission, or if its performance is found to be unsatisfactory, the High Court may at its sole discretion blacklist the Bidder from participating in any future procurement by the High Court for a period of five (5) years.

16.9 Addition, Deletion and Refund

The premium payment with respect to fresh enrolments during the policy period shall be paid on a pro-rata basis. However, full coverage and benefits shall be extended to the Judicial Officers and their dependents from the date of enrolment. In the event of deletion of any member, the premium shall be refunded on a pro-rata basis, subject to no claims having been made by the deleted member during the policy period.

16.10 Precedence of Documents

If there is any inconsistency between the terms of this tender document and any of its appendices, schedules, or attachments, then,

unless the contrary is explicitly stated in this tender document, the terms of this tender document shall prevail to the extent of any inconsistency.

16.11 Governing Law and Jurisdiction

This tender document and the contract to be executed pursuant hereto shall be governed in accordance with the laws of India for the time being in force. All disputes arising from or in connection with this tender document or the resulting contract shall be subject to the exclusive jurisdiction of the competent Courts at Cuttack, Odisha, with the exclusion of all other courts, save as provided in the arbitration clause below.

17. RESOLUTION OF DISPUTES AND ARBITRATION

17.1 Amicable Settlement

The High Court and the Selected Insurer shall make every effort to resolve any disagreement or dispute arising out of or in connection with the contract amicably through direct and informal negotiation between their designated officers. If the officers designated by the parties are unable to resolve the dispute within a reasonable period, they shall immediately escalate the matter to the senior authorised personnel of both parties.

17.2 Arbitration

If the parties fail to resolve the dispute amicably within fifteen (15) days after the commencement of such negotiations, the dispute shall be referred for resolution by Arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The seat and venue of arbitration shall be CUTTACK, ODISHA. All arbitration proceedings shall be conducted, and all hearings shall be held, at Cuttack. The award of the Arbitration Tribunal shall be final and binding on both parties.

18. ADDITIONAL TERMS AND CONDITIONS

18.1 Bidder Warranties

By submitting a bid, the Bidder represents and warrants to the High Court that, as at the date of submission:

- (a) The Bidder has fully disclosed all information which could reasonably be regarded as affecting the evaluation of its bid;
- (b) All information contained in the bid is true, accurate, complete, and not misleading in any way;
- (c) The Bidder has not and will not seek to influence any decisions of the High Court during the evaluation process or engage in any uncompetitive behaviour;
- (d) If selected, the Bidder will not seek medical examination of any Judicial Officer or members of the family for inclusion in the Policy;
- (e) No litigation, arbitration, or administrative proceeding is presently taking place or threatened against the Bidder which could have a material adverse effect on its business or on the High Court.

18.2 IRDAI Compliance

The Bidder shall at all times adhere to all rules, regulations, circulars, and guidelines as framed by IRDAI and the TPA and shall furnish the requisite undertaking as per Annexure X. Any change in IRDAI regulations impacting the scope of work or coverage shall be incorporated as a feature upgrade and provided to the High Court at no additional cost during the period of the contract.

18.3 Non-Canvassing

Any Bidder who has submitted a bid shall not be a witness for any other Bidder for this tender. Failure to observe this stipulation would render all such bids liable to summary rejection. No canvassing by any means shall be permitted during the evaluation process. Bidders who resort to canvassing in connection with their bids will be liable to rejection. Canvassing in any form after submission of bids and before declaration of result, including through any Government intermediary, is strictly prohibited.

18.4 Right to Vary

The High Court reserves the right to vary any aspect of this evaluation process or this tender document without liability to any Bidder. Where the

High Court varies any aspect of this evaluation process or the agreement, it shall notify the Bidder(s) of that variation.

18.5 Sanctions

A Bidder found to have engaged in corrupt, fraudulent, collusive, or coercive practices in competing for or executing the contract will be rejected and may be reported to IRDAI and other regulatory authorities. The High Court reserves the right to cancel the awarded contract and blacklist the Bidder if such practices are discovered post-award.

19. IMPORTANT NOTES FOR BIDDERS

1. This tender document is not an offer to contract, nor shall it be construed as such. It is a statement of specific requirements and an invitation to submit a responsive proposal. The High Court reserves the right to make no selection and to enter into no agreement as a result of this tender document.
2. The High Court shall not be responsible for any costs incurred by the Bidder in the preparation, submission, or presentation of the bid.
3. The High Court reserves the right to change the schedule mentioned above or elsewhere in this document, which shall be communicated by placing the same as a corrigendum on the official website. Bidders are advised to regularly monitor the official website for updates.
4. Complete confidentiality shall be maintained. Retention of this tender document signifies the Bidder's agreement to treat all information therein as confidential.
5. Any communication between the prospective Insurance Company and the High Court shall be exclusively in writing (letter or e-mail to the official email address mentioned in the tender document Summary Sheet). Verbal communications shall not be binding on the High Court.
6. Bidders are strongly advised not to wait until the last day for submitting their bids.

20. ANNEXURES - INDEX

The following Annexures form an integral part of this tender document. All Annexures must be duly filled, signed, stamped, and initialled by the Authorised Signatory of the Bidder:

Annexure Ref.	Title and Description
Annexure I	Conformity Letter (on Bidder's letterhead, unconditional acceptance)
Annexure II	Eligibility Criteria Compliance Statement
Annexure III	Bidder's Profile and Organisational Details (including branch details)
Annexure IV	Bidder Response Cover Letter (signed by Authorised Signatory)
Annexure V	Comments on Terms & Conditions, Services and Facilities (Deviations, if any)
Annexure VI	Query Format (for Pre-Bid Meeting queries)
Annexure VII	Self-Declaration – IRDAI Registration, Underwriting Experience, Good Standing
Annexure VIII	Self-Declaration – Non-Blacklisting (last 3 consecutive financial years)
Annexure IX	Commercial Bid Format - MASKED copy in Technical Bid; Actual in Commercial Bid envelope
Annexure X	Undertaking – Compliance with IRDAI Regulations, TPA Guidelines, and SLA
Annexure XI	Power of Attorney for Authorised Signatory
Annexure XII	Pre-Bid Meeting Authorisation Letter
Annexure XIII	Proposed Coverage Details and Schedule of Benefits (detailed break-up of all coverages, sub-limits, and conditions)
Annexure XIV	TPA Profile – Name, IRDAI Licence, Network Hospitals (Pan-India and Odisha list)

Date- 01.09.2026


Satya Ranjan Pradhan
Registrar (Judicial)
High Court of Orissa
Cuttack – 753 002, Odisha

CONFORMITY LETTER

(To be submitted on the official letterhead of the Bidder - Insurance Company)

To,
The Registrar (Judicial),
High Court of Orissa,
Cuttack, Odisha.

**Subject: Submission of Bid in response to Bid Ref. No.: -
_____ for Cashless Group Health Insurance Policy for
In-service Judicial Officers and Retired Judicial Officers / Pensioners / Family
Pensioners of Odisha and members of their family.**

Sir / Madam,

We, _____ [Name of Insurance Company], a
General Insurance Company / Standalone Health Insurance Company duly
registered under the laws of India and holding a valid IRDAI Licence No.
_____ dated _____, hereby submit our bid in
response to the Bid Ref. No.: _____ issued by your office for the Cashless
Group Health Insurance Policy for In-service Judicial Officers and Retired Judicial
Officers / Pensioners / Family Pensioners of Odisha and members of their family.

We hereby unconditionally confirm and certify the following:

1. We have carefully read, understood, and accepted all the terms, conditions, eligibility criteria, scope of work, coverage requirements, service level requirements, and all other provisions contained in the aforesaid bid document, including all its Annexures, and any corrigenda issued thereto.
2. We confirm our unconditional acceptance of all the said terms and conditions. We have not taken any exceptions, deviations, or reservations to any provision of the bid document, except as specifically disclosed in Annexure V (Comments on Terms and Conditions) submitted along with this bid.

3. We confirm that all information and documents submitted as part of our bid are true, accurate, complete, and not misleading in any manner whatsoever.
4. We confirm that our company holds a valid and subsisting IRDAI licence to underwrite health / medical insurance and that the said licence shall remain valid throughout the proposed period of insurance.
5. We confirm that our company has a fully operational branch office at _____ [Address] in Bhubaneswar / Cuttack, Odisha.
6. We confirm that our proposal does not contain any 'Premium / Claims Review' or 'Retrospective Premium Adjustment' clause, and that the premium quoted in our Commercial Bid (Annexure IX) shall remain fixed for the entire policy period.
7. We confirm that the declarations made are as of the date of bid submission and we undertake to maintain compliance throughout the policy period.
8. We understand and accept that the High Court reserves the right to reject any or all bids without assigning any reason, and that we shall have no claim against the High Court in respect thereof.
9. We agree that any dispute arising from this bid or the resulting contract shall be subject to the exclusive jurisdiction of courts at Cuttack, Odisha, and arbitration proceedings shall be conducted at Cuttack as per the provisions of Clause 17 of the bid.

We remain committed to providing the highest standard of cashless group health insurance services to the In-service Judicial Officers and Retired Judicial Officers / Pensioners / Family Pensioners of Odisha and members of their family.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place:

Official Seal / Stamp:

ANNEXURE II**ELIGIBILITY CRITERIA COMPLIANCE STATEMENT**

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder, duly signed and stamped)

We, _____ [Name of Insurance Company], hereby confirm our compliance with each of the eligibility criteria specified in Clause 4 of the bid. The details are as follows:

Sl. No.	Eligibility Criterion (Summary)	Details / Reference	Compliance (Yes/No)	Doc. Submitted
1.	Valid IRDAI Licence for health/medical insurance	Licence No.: _____ Valid till: _____		
2.	Minimum 5 years in health insurance business	In health insurance since: _____		
3.	Average annual health GWP $\geq$ Rs. 5,000 Cr (FY 2023-24, FY 2024-25 & FY 2025-26)	FY 2023-24: Rs. ____ Cr FY 2024-25: Rs. ____ Cr FY 2025-26: Rs. ____ Cr		
4.	Experience managing $\geq$ 1,000 lives/year for Govt /PSU (last 3 FYs)	Policy/WO Nos.: _____		
5.	Registered branch office at Bhubaneswar or Cuttack, Odisha	Branch address: _____		
6.	Not blacklisted/barred/suspended by IRDAI or any Govt authority (last 3 FYs)	Self-declaration submitted: Yes/No		
7.	Network of $\geq$ 2,000 cashless hospitals Pan-India; $\geq$ 20 in Odisha	Total hospitals: ____ In Odisha: ____ In Bhubaneswar: ____ In Cuttack: ____		
8.	Valid PAN and GSTIN registration.	PAN No. _____ GST registration certificate No. _____		

Note: The GWP figures must be drawn from IRDAI's published Annual Report for the relevant year (available on www.irdai.gov.in) and the relevant page of the IRDAI Annual Report must be enclosed along with the CA certificate.

We certify that the above information is true and correct and that all supporting documents as indicated above are enclosed with the Technical Bid.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____ Place: _____

Official Seal / Stamp:

ANNEXURE III

BIDDER'S PROFILE AND ORGANISATIONAL DETAILS

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder)

SECTION A - GENERAL INFORMATION

Name of Insurance Company	
Type of Insurer	General Insurance Company / Standalone Health Insurance Company (tick applicable)
IRDAI Registration / Licence Number	
Date of IRDAI Registration	
Validity of IRDAI Licence	
CIN (Corporate Identity Number)	
PAN Number	
GST Number	
Registered Office Address	
Website	
Year of Establishment / Incorporation	
Ownership Type	Public Sector / Private Sector / Joint Venture (tick applicable)
Name of Chairman / MD / CEO	
Contact Person for this bid	Name: _____ Designation: _____
Phone / Mobile of Contact Person	
Email ID of Contact Person	

SECTION B - ODISHA BRANCH DETAILS (MANDATORY)

Branch Location (tick applicable)	Bhubaneswar / Cuttack / Both
Full Address of Branch (Bhubaneswar)	
Full Address of Branch (Cuttack)	
Branch Manager Name	
Branch Manager Phone / Email	

Number of Staff at Odisha Branch(es)	
Claims Handling Capacity at Branch	
Date of Establishment of Odisha Branch	
IRDAI Intimation Reference (Branch)	

SECTION C - FINANCIAL INFORMATION

Financial Parameter	FY 2023-24 (Rs. Cr)	FY 2024-25 (Rs. Cr)	FY 2025-26 (Rs. Cr)
Total Gross Written Premium (GWP) — All Lines			
Health / Medical Insurance GWP (LOB)			
Group Health Insurance GWP			
Net Profit / Loss			
Solvency Ratio (as per IRDAI)			
Total Claims Settled (Health) — Rs. Cr			
Claims Settlement Ratio (Health) — %			

SECTION D - GROUP HEALTH INSURANCE EXPERIENCE (LAST 3 YEARS)

Sl.	Client Organisation	Type (Govt/PSU/Pvt)	Lives Covered	Policy Period	SI per Family
1.					
2.					
3.					
4.					
5.					

SECTION E - TPA DETAILS

Type of TPA proposed	In-house TPA / External TPA (tick applicable)
Name of TPA (if External)	
IRDAI TPA Licence Number	
TPA Validity	
TPA Head Office Address	
TPA presence in Odisha (City)	
Total Network Hospitals — Pan-India	
Network Hospitals in Odisha	
Network Hospitals in Bhubaneswar	
Network Hospitals in Cuttack	
TPA 24×7 Helpline Number	
Languages supported by helpline	

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____ Place: _____

Official Seal / Stamp:

BIDDER RESPONSE COVER LETTER

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder — Insurance Company)

To,

The Registrar (Judicial),

High Court of Orissa,

Cuttack, Odisha

Sub: Submission of Technical and Commercial Bid in response to Bid Ref. No. - _____ Cashless Group Health Insurance Policy for In-service Judicial Officers and Retired Judicial Officers / Pensioners / Family Pensioners of Odisha and members of their family.

Sir / Madam,

We, _____ [Name of Insurance Company], having our Registered Office at _____ [Address], hereby submit our bid in response to the above-referenced BID. We present herewith our Technical Bid (Envelope A) and Commercial Bid (Envelope B) in the prescribed format.

We hereby state and confirm as follows:

1. Our bid has been prepared after carefully reading and understanding the bid document, all its Annexures, and all corrigenda / addenda issued thereto.
2. Our bid constitutes an offer to provide the Cashless Group Health Insurance Policy strictly as per the terms, conditions, coverage requirements, and service level benchmarks specified in the bid.
3. We have enclosed the following documents in Envelope A (Technical Bid):
 - All documents listed in the Technical Bid Checklist (Annexure II and the documents table in Clause 5.6.1 of the bid).
 - All Annexures duly filled, signed, stamped, and initialled.

4. MASKED copy of Annexure IX – Commercial Bid Format.
5. Our Commercial Bid (Envelope B) contains the actual unmasked Annexure IX – Commercial Bid Format with complete premium inclusive of all applicable taxes, TPA charges, and brokerage.
6. We confirm that the premium quoted in our Commercial Bid shall remain fixed for the entire policy period and shall not be subject to any retrospective revision or adjustment.
7. We understand and agree that the High Court is not bound to accept our bid or to provide any explanation for rejection of our bid.

Yours faithfully,

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

COMMENTS ON TERMS AND CONDITIONS, SERVICES AND FACILITIES

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(Deviations, if any, from the bid terms - to be submitted on the official letterhead)

We, _____ [Name of Insurance Company], wish to draw attention of the High Court to the following comments / deviations / clarifications regarding the terms and conditions of the bid. We request these to be considered in the evaluation of our bid:

SI.	BID Clause	BID Provision (Summary)	Our Comment / Deviation	Alternative Proposed
1.				
2.				
3.				
4.				
5.				

We confirm that, save for the deviations specifically mentioned above, we accept all other terms and conditions of the BID unconditionally.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

NOTE:

- Absence of this Annexure, or submission of a blank Annexure V, shall be treated as unconditional compliance with ALL terms and conditions of the bid. Bidders are strongly advised to comply fully and avoid deviations, as any material deviation from bid terms or coverage requirements shall lead to technical disqualification.
- Bidders who propose deviations must submit a separate cover note (maximum two pages) explaining the actuarial or operational rationale for each deviation and its expected financial impact on the premium.
- Bidders must also submit a redline copy of their proposed policy wording as part of this Annexure, identifying all provisions that deviate from the Schedule of Coverage and Benefits. Absence of a redline policy wording shall be treated as unconditional compliance with all coverage terms.

QUERY FORMAT - PRE-BID MEETING

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be sent by email at least 3 working days before the Pre-Bid Meeting)

Name of Bidder (Insurance Company)	
IRDAI Licence Number	
Name of Contact Person	
Designation	
Phone / Mobile	
Email ID	
Date of Query Submission	

Sl.	BID Clause No.	Query / Clarification Sought	Reason / Context
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

NOTE: Queries submitted after the prescribed deadline or not in this format shall not be entertained. The High Court's written responses to all pre-submitted queries shall be circulated to all registered bidders and shall form part of the BID by way of corrigendum.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

**SELF-DECLARATION - IRDAI REGISTRATION, UNDERWRITING EXPERIENCE
AND GOOD STANDING**

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

*(To be submitted on the official letterhead of the Bidder, duly notarised / sworn
before a Magistrate / Notary Public)*

I, _____ [Full Name], son/daughter of _____, aged _____ years, designated as _____ [Designation], being duly authorised to sign this declaration on behalf of M/s _____ [Name of Insurance Company] having its Registered Office at _____ [Address], do hereby solemnly affirm and declare as follows:

1. That M/s _____ [Name of Insurance Company] is duly incorporated and registered under the applicable laws of India and holds a valid IRDAI Certificate of Registration bearing No. _____ dated _____, issued for the purpose of underwriting health/medical insurance business in India, which is valid and subsisting.
2. That our company has been continuously in the business of providing health/medical insurance for a period of _____ years, commencing from _____, as evidenced by our IRDAI registration and annual filings.
3. That the average annual Gross Written Premium (GWP) earned by our company from the Health/Medical Insurance line of business (excluding Central/State Government schemes) during the three immediately preceding financial years is as follows:

Financial Year	Health LOB GWP (Rs. in Crores — excl. GST)	CA Certificate Reference No.
2023-24	Rs. _____ Crores	
2024-25	Rs. _____ Crores	
2025-26	Rs. _____ Crores	

4. That our company has the requisite experience of managing Group Health Insurance policies covering a minimum of 1,000 lives per year for Government // Semi-Government / PSU / Autonomous Bodies, and supporting documents evidencing the same have been enclosed with the Technical Bid.
5. That our company has a fully operational registered / branch office at _____ [Address], Bhubaneswar / Cuttack, Odisha, and that adequate staff and infrastructure are available to service the health insurance needs of the insured beneficiaries in Odisha.
6. That the statements and information provided in our bid and in all Annexures submitted along therewith are true, accurate, complete, and not misleading in any manner.

VERIFICATION

I verify that the contents of the above declaration are true and correct to the best of my knowledge and belief. No part thereof is false and nothing material has been concealed therefrom.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

(Deponent)

Sworn / Affirmed before me on this _____ day of _____, 20____ at _____.

Notary Public / Magistrate

[Name, Registration No., Seal]

SELF-DECLARATION — NON-BLACKLISTING AND GOOD STANDING

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder, duly notarised)

I, _____ [Full Name], aged _____ years, designating myself as _____ [Designation], being duly authorised to sign this declaration on behalf of M/s _____ [Name of Insurance Company] (IRDAI Licence No. _____), do hereby solemnly affirm and declare as follows:

1. That M/s _____ has NOT been blacklisted, barred, debarred, suspended, or disqualified by the Insurance Regulatory and Development Authority of India (IRDAI) at any time during the three consecutive financial years immediately preceding the date of this BID, viz. FY 2023-24, FY 2024-25, and FY 2025-26, and as on the date of bid opening.
2. That M/s _____ has NOT been blacklisted, barred, debarred, or suspended by any Ministry / Department of the Central Government of India or any State Government at any time during the said period.
3. That M/s _____ has NOT been blacklisted, barred, or disqualified by any Public Sector Undertaking (PSU), Statutory Authority, Autonomous Body, or any other Government entity in India at any time during the said period.
4. That no criminal proceedings or regulatory action resulting in suspension or blacklisting is currently pending against M/s _____ before any court, tribunal, or regulatory authority in India.
5. That in the event any of the above declarations is found to be false or incorrect, M/s _____ shall be liable for immediate disqualification, rejection of the bid, and such further action as the High Court may deem appropriate, including blacklisting and reporting to IRDAI.

I make this declaration conscientiously believing the same to be true and in accordance with the provisions of the Oaths Act, 1969.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

Sworn / Affirmed before me on this _____ day of _____, 20____ at _____.

Notary Public

[Name, Registration No., Seal]

COMMERCIAL BID FORMAT

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(Submit MASKED copy — all price columns blank — in Envelope A / Technical Bid)

(Submit ACTUAL / UNMASKED copy with all prices filled — in Envelope B /
Commercial Bid)

NOTE: All premium figures must be quoted in Indian Rupees (Rs.), inclusive of all applicable taxes (GST), TPA charges (whether in-house or external), brokerage charges (as per IRDAI-approved rates), and all other levies. No additional payment shall be made by the High Court over and above the quoted premium. Premium shall remain fixed for the entire policy period.

Sl.	Item Description	Premium per Family (Rs.) — Figures	GST %	GST Amount (Rs.)	TOTAL Premium Incl. GST (Rs.)
1.	Group Mediclaim Policy – Sum Insured: Rs. 10,00,000/- (Floater) Policy Period: One Year from the date of Issue Approx. Lives: _____				

Grand Total in Words: Rupees _____ Only

NOTE: The L1 bidder shall be determined based on the Grand Total of the annual premium quoted inclusive of GST.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

**UNDERTAKING - COMPLIANCE WITH IRDAI REGULATIONS, TPA GUIDELINES
AND SLA**

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder)

I, _____ [Name], _____
[Designation], being duly authorised on behalf of M/s
_____ [Name of Insurance Company], hereby solemnly
undertake and confirm as follows:

1. IRDAI REGULATIONS: We shall at all times during the currency of the insurance policy, comply with all rules, regulations, circulars, guidelines, and directions issued by IRDAI from time to time, including but not limited to the IRDAI (Health Insurance) Regulations, IRDAI (Protection of Policyholders' Interests) Regulations, IRDAI (Third Party Administrators — Health Services) Regulations, and any subsequent amendments thereto.
2. REGULATORY CHANGES: Any new Government / regulatory requirements that impact the scope of work or coverage shall be incorporated as feature upgrades and shall be provided to the High Court at no additional cost during the period of the contract.
3. TPA COMPLIANCE: We shall ensure that the TPA (whether in-house or external) engaged for administering claims under the Policy at all times: (a) holds a valid IRDAI TPA licence (where applicable); (b) maintains adequate cashless network hospitals as per our bid commitments; (c) complies with all IRDAI TPA guidelines; and (d) maintains a physical service presence in Bhubaneswar / Cuttack, Odisha.
4. SLA COMPLIANCE: We shall at all times comply with the TAT parameters set out in Clause 14 of the BID. We accept that failure to meet the parameters shall make us liable to penalties as prescribed.
5. CLAIMS SETTLEMENT: We shall ensure that all reimbursement claims are settled within 30 calendar days from receipt of complete documentation, as per IRDAI (Protection of Policyholders' Interests) Regulations. We

acknowledge that delayed settlement beyond the prescribed period shall attract interest / penalty as specified in IRDAI regulations.

6. GRIEVANCE REDRESSAL: We shall maintain an effective, 24x7 grievance redressal mechanism and shall comply with IRDAI's Integrated Grievance Management System (IGMS) requirements. All grievances shall be acknowledged within 24 hours and resolved within 15 working days.
7. TAX COMPLIANCE: We shall issue GST-compliant Tax Invoices for the insurance premium within 30 days from the date of receipt of premium.
8. POLICY DOCUMENT: We shall issue the Policy Document / Master Policy in the name of the High Court within 15 days of receipt of the premium and duly executed contract.

We make this undertaking conscientiously, being aware that any breach thereof shall constitute a material breach of contract entitling the High Court to invoke the remedies specified in the BID and the contract.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp:

POWER OF ATTORNEY FOR AUTHORISED SIGNATORY

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be executed on non-judicial stamp paper of appropriate value and duly
notarised)

KNOW ALL PERSONS BY THESE PRESENTS THAT

M/s _____ [Full Legal Name of Insurance Company], a
company incorporated under the Companies Act having its Registered Office at
_____ [Full Address], (hereinafter referred to as the
'Company'), acting through its Board of Directors / authorised committee, hereby
appoints and constitutes:

Mr. / Ms. _____ [Full Name], son/daughter of
_____, aged _____ years, permanently residing at
_____, presently holding the designation of
_____ in the Company,

as its true and lawful ATTORNEY (hereinafter referred to as the 'Attorney') to do,
execute, perform, and carry out all or any of the following acts, deeds, and things in
connection with the BID Ref. No. _____ issued by the High Court of Orissa, Cuttack,
Odisha, for Cashless Group Health Insurance for In-service Judicial Officers and
Retired Judicial Officers / Pensioners / Family Pensioners of Odisha and members of
their family:

- To sign and submit the Technical Bid and Commercial Bid on behalf of the Company.
- To represent the Company at the Pre-Bid Meeting and at the bid opening proceedings.
- To sign correspondence, undertakings, declarations, and clarifications related to the bid.
- To negotiate and finalise the contract, if the Company's bid is accepted.
- To sign the Service Level Agreement and all other contractual documents on behalf of the Company.

The Company undertakes to ratify and confirm all acts done by the Attorney in exercise of the powers hereby conferred. This Power of Attorney shall remain valid for the purposes of this BID until revoked in writing.

IN WITNESS WHEREOF, the Company has caused this Power of Attorney to be executed on this _____ day of _____, 20____.

Executed by the COMPANY: Signature of Director / MD: _____ Name: _____ Designation: _____ Date: _____ Seal of Company:	Accepted by the ATTORNEY: Signature: _____ Name: _____ Date: _____
---	--

WITNESSES:

Witness 1 — Name, Signature, Address	
Witness 2 — Name, Signature, Address	

Notarised before me on this _____ day of _____, 20____ at _____.

Notary Public [Name, Seal, Registration No.]

PRE-BID MEETING AUTHORISATION LETTER

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted on the official letterhead of the Bidder at the time of attending the
Pre-Bid Meeting)

Date: _____

To,
The Registrar (Judicial),
High Court of Orissa,
Cuttack – 753002, Odisha

Sub: Authorisation Letter for attending Pre-Bid Meeting - BID Ref. No. _____

Sir / Madam,

We, M/s _____ [Name of Insurance Company], hereby
authorise the following representative(s) to attend the Pre-Bid Meeting scheduled on
_____ [Date] at _____ [Venue]
in connection with the above-referenced BID:

Sl.	Full Name of Representative	Designation	Employee ID	Mobile / Email
1.				
2.				

The above-named representative(s) are authorised to attend the pre-bid meeting, seek clarifications, and submit queries on our behalf. The queries submitted by our company in the prescribed Annexure VI format are also enclosed herewith.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____ Place: _____

Official Seal / Stamp:

PROPOSED COVERAGE DETAILS AND SCHEDULE OF BENEFITS

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted as part of Technical Bid - to be filled by the Bidder for ALL coverage heads)

NOTE: Bidders must confirm coverage status for every item listed below. Any item marked 'Not Covered' or left blank shall be treated as excluded from the proposed policy, which may lead to technical disqualification.

Sl.	Coverage / Benefit	BID Requirement (Sub-limit)	Bidder's Offered Coverage / Sub-limit
1.	In-patient Hospitalisation (IPD)	Up to Sum Insured. No room-rent sub-limit.	
2.	Pre-Hospitalisation (60 days)	Up to Sum Insured — actuals	
3.	Post-Hospitalisation (90 days)	Up to Sum Insured — actuals	
4.	Day Care Procedures (all IRDAI-approved (including laser surgery, stem cell therapy, cancer chemotherapy in OPD/IPD, radiotherapy, lithotripsy, dialysis, etc.).)	Up to Sum Insured	
5.	Domiciliary Hospitalisation	Up to Sum Insured	
6.	Organ Donor Expenses	Up to Sum Insured	
7.	Maternity — Normal Delivery	Up to Rs. 1,50,000/-	
8.	Maternity — Caesarean Section	Up to Rs. 2,00,000/-	
9.	New-born Baby Cover from Day 1	Within maternity limit	
10.	Pre-natal & Post-natal Charges	Within maternity limit	
11.	AYUSH Treatment	Up to Rs. 1,50,000/- p.a.	
12.	Mental Illness / Psychiatric Treatment	Up to Sum Insured	
13.	Congenital Anomalies (Internal)	Up to Sum Insured	
14.	Congenital Anomalies (External — life-threatening)	Up to Sum Insured	
15.	Advanced Medical Treatment (Laser, Robotic, Stem Cell, Cyber	Up to Sum Insured	

	Knife)		
16.	Major Surgeries	Up to Sum Insured	
17.	Cancer Treatment (Chemo, Radio, Immuno, Targeted)	Up to Sum Insured	
18.	Dialysis (all sittings — OPD/IPD)	Up to Sum Insured	
19.	Modern Implants (Pacemaker, Cochlear, IOL, Stents, etc.)	Up to Sum Insured	
20.	Infertility / IVF Treatment	Up to Rs. 2,00,000/- NOT be deducted from or shared with the Maternity sub-limit	
21.	Bariatric Surgery (medically necessary)	Up to Rs. 3,00,000/-	
22.	Dental Treatment (accident-related)	Up to Rs. 75,000/-	
23.	Accident Treatment on OPD basis	Up to Sum Insured	
24.	PPE Kit — COVID/Epidemic (Isolation room)	Up to Rs. 1,200/- or 2 kits/day	
25.	PPE Kit — COVID/Epidemic (ICU)	Up to Rs. 2,000/- or 4 kits/day	
26.	Epidemic / Pandemic Cover (including new variants)	Up to Sum Insured — actuals	
27.	Terrorism Cover	Up to Sum Insured	
28.	Ambulance	Up to Rs. 5000/- per trip	
29.	Animal Bite Treatment (dog/snake/monkey)	Up to Sum Insured	
30.	Cataract Surgery/ LASIK Refractive Surgery:	Up to Rs. 50,000/- per eye including cost of intra-ocular lens (including premium multifocal or toric IOL) and laser assistance.	
31.	All pre-existing diseases covered from Day 1	No waiting period — mandatory	
32.	No room rent sub-limit	Confirmed — mandatory	
33.	No deductible	Confirmed — mandatory	
34.	No disease-wise sub-limits	Confirmed — mandatory	

We confirm that the coverages offered above are inclusive of all exclusions, sub-limits, and conditions as described in the Policy wording attached herewith. Any coverage marked as 'Covered' above is unconditionally offered without any additional premium over the quoted rate.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____ Place: _____

Official Seal / Stamp:

TPA PROFILE — DETAILS AND HOSPITAL NETWORK

Bid Ref. No.: XXIX-14/2026/CGHIS/ Dated- 01.09.2026

(To be submitted for both In-house TPA and External TPA as applicable)

SECTION A — TPA DETAILS

Type of TPA	In-house TPA / External TPA (tick applicable)
Name of TPA (if External)	
IRDAI TPA Licence No. (if External)	
Date of IRDAI TPA Licence	
Validity of TPA Licence	
TPA Registered Office Address	
TPA Head Office City	
TPA website	
24×7 Toll-free Helpline No.	
Languages supported	English / Hindi / Odia / Others: _____
Name of TPA Nodal Officer for this Policy	
Phone / Email of TPA Nodal Officer	
Odisha Office Address (Bhubaneswar)	
Odisha Office Address (Cuttack)	
TPA Odisha Point of Contact Name	
TPA Odisha Point of Contact Phone / Email	

SECTION B — HOSPITAL NETWORK SUMMARY

Region / State	No. of Empanelled Hospitals	Major Hospitals (List top 5)
Pan-India — Total		
Odisha — Total		
Bhubaneswar		
Cuttack		
Puri		
Berhampur		
Rourkela		
Sambalpur		
Other Districts of Odisha (aggregate)		

SECTION C — EMPANELLED HOSPITALS IN BHUBANESWAR (MINIMUM — TO BE LISTED)

Sl.	Hospital Name	Address	Specialties	Any restriction on cashless authorisation (Yes/No, specify)
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				



10.				
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SECTION D — EMPANELLED HOSPITALS IN CUTTACK (MINIMUM — TO BE LISTED)

Sl.	Hospital Name	Address	Specialties	Any restriction on cashless authorisation (Yes/No, specify)
1.				
2.				
3.				
4.				
5.				

Note: A complete and exhaustive list of all empanelled hospitals in Odisha and Pan-India must be submitted as a separately bound annexure to this form, certified by the Authorised Signatory.

Signature: _____

Name: _____

Designation: _____

Name of Insurance Company: _____

Date: _____

Place: _____

Official Seal / Stamp: