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# BHARAT HEAVY ELECTRICALS LIMITED



**TENDER SPECIFICATION  
FOR  
CONTRACTOR'S ALL RISK INSURANCE POLICY FOR CIVIL WORKS  
OF  
2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE.**

**FOR  
GORAKHPUR HARYANA ANU VIDYUT PARIYOJNA (GHAVP) UNIT 1 & 2  
AT FATEHABAD, HARYANA**

**TENDER NO. BHEL: CO: FIN: INS: CAR: NPCIL: GHAVP 1& 2: TG ISLAND PKG**

## **VOLUME – I**

**TECHNO-COMMERCIAL BID**

**BHARAT HEAVY ELECTRICALS LTD.  
CORPORATE FINANCE  
BHEL HOUSE, SIRI FORT  
NEW DELHI – 110 049.**

**DATE OF SUBMITTING OF BIDS: On or before 1600 hrs on 28.11.2022  
DATE OF OPENING TECHNO-COMMERCIAL BIDS: 1630 hrs on 28.11.2022**

**PLACE OF BID OPENING: BHEL HOUSE, SIRI FORT, NEW DELHI**



## BHARAT HEAVY ELECTRICALS LTD.

(A Government of India Undertaking)

CORPORATE FINANCE DEPARTMENT

BHEL HOUSE, SIRI FORT

NEW DELHI – 110 049.

**TENDER NO. BHEL: CO: FIN: INS:CAR:NPCIL:GHA VP 1& 2:TG ISLAND PKG**

### IMPORTANT NOTE

RECEIVER OF THIS TENDER DOCUMENT IS ADVISED TO CHECK AND ENSURE COMPLETION OF ALL PAGES OF TENDER DOCUMENT AND REPORT TO THE ISSUING AUTHORITY ANY DISCREPANCY IN TIME FOR CORRECTIVE ACTION, IF ANY BEFORE **19.11.2022**. THE TENDERER IS REQUIRED TO SPECIFICALLY MENTION IN A DEVIATION STATEMENT THE CLAUSES OF THE TENDER THAT ARE NOT ACCEPTABLE IN THEIR PRESENT FORM AND ALSO THE DEVIATION SOUGHT, IF ANY. IN CASE THERE ARE NO DEVIATIONS, THE TENDERER SHALL CLEARLY CERTIFY THE SAME IN THE NO-DEVIATION STATEMENT AS WELL AS THE FORWARDING LETTER. IT IS EXPECTED THAT THE DEVIATIONS (IF ANY) SHALL BE BARE MINIMUM AND OFFERS WITH UNACCEPTABLE DEVIATIONS ARE LIABLE TO BE REJECTED WITHOUT ANY FURTHER DISCUSSIONS.

**Note: 1)** All the queries on the tender may please be sent to us latest by 19.11.2022 through email to [kamlesh.agarwal@bhel.in](mailto:kamlesh.agarwal@bhel.in) and [neeraj@bhel.in](mailto:neeraj@bhel.in) so as to avoid any delays at the later date. Clarifications/amendments, if any, shall be sent to the Underwriters.

(2) The Insurance Co(s). with whom litigations are going on or with whom BHEL is having unresolved disputes for settlement of genuine claims may not be considered for the tender.

(3) In case bids are received from more than one branch of an Insurance Company, only one bid shall be considered for opening. In this regard, the choice of bid to be opened shall be at the sole discretion of BHEL.



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authorized officials of Underwriter

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authorized officials of BHEL



**BHARAT HEAVY ELECTRICALS LTD.**

(A Government of India Undertaking)

**CORPORATE FINANCE DEPARTMENT**

BHEL HOUSE, SIRI FORT

NEW DELHI – 110 049.

*By Courier / Hand / Regd. Post*

**LETTER INVITING TENDER**

REF: BHEL: CO: FIN: INS:CAR:NPCIL:GHA VP 1& 2:TG ISLAND PKG

Dated: 11.11.2022

M/s \_\_\_\_\_

**Sub: Contractor's All Risk Insurance Policy for  
NPCIL GHA VP UNIT 1 & 2 –TURBINE ISLAND PACKAGE**

Dear Sirs,

Sealed tenders are invited in two part bid system from General Insurance Companies having business experience of at least 5 years' as on 31.10.2022, where Part-I shall form the **Techno-Commercial Bid** and Part-II shall form the **Price Bid**. A set of tender documents is enclosed for submission of your most competitive offer **latest by 16:00 hrs on 28.11.2022**. **Techno-Commercial Bid shall be opened at 16:30 hrs on the same day**. The date of opening of the Price Bid will be intimated subsequently. Bidders may be called for Techno-Commercial discussions, if so required, before price-bid opening. They are requested to keep in touch with BHEL for knowing the date and time of Price Bid opening. **However, in case there is no deviation, Price Bid is likely to be opened immediately after opening of the Techno-Commercial bid. Otherwise, the date of opening of Price Bid will be intimated subsequently.**

**All the queries on the tender may please be sent to us latest by 19.11.2022 through email to [kamlesh.agarwal@bhel.in](mailto:kamlesh.agarwal@bhel.in) , [neeraj@bhel.in](mailto:neeraj@bhel.in), so as to avoid any delays at the later date. Clarifications/amendments, if any, shall be sent to the Underwriters.**

BHEL reserves the right to accept or reject any tender including lowest one, in part or full, without assigning any reason whatsoever. We also reserve the right to choose the Co-Insurer(s) and percentage sharing.

The bidders are also to note the following:

- The rates should be quoted net of the discounts and exclusive of Goods and service tax.
- No subsequent increase in premium rates will be allowed under any circumstances.
- Secrecy of BHEL information/documents to be ensured at all times.
- Guidelines issued by IRDA/TAC time to time with regard to Insurer's responsibility & liability towards insured shall be automatically applicable to this Insurance contract to the extent they improve upon the stipulation of this tender from BHEL's view.
- Unsolicited Price bid shall not be entertained.

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- f) As part of the tender requirement, all the bidders are required to enter into Integrity Pact with BHEL. Only those bidders who have entered into such an Integrity Pact with BHEL would be competent to participate in the bidding.
- g) In case two provisions of the tender are considered to be contradictory, the same shall be pointed out as a part of Techno-Commercial bid. BHEL's decision in this respect will be final.
- h) The offer of the Bidder shall have to be kept valid for a period of 3 (three) months from the date of opening of Techno-Commercial Bid.
- i) **The CAR cover shall start from the date of unloading of first consignment at site or date of first instalment premium payment whichever is later. The approximate date of likely arrival of first consignment is detailed elsewhere in the enquiry.**

**The final date of cover shall accordingly vary and provision for extensions will be available in the policy.**

The tender should be submitted in Two Separate sealed covers for price bids/Techno-Commercial bids as follows:

**Envelope 1: "TECHNO-COMMERCIAL BID for CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL"**

**Envelope 2: "PRICE BID for CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL"**

These envelopes will be put in a larger envelope super-scribing on this envelope **"PRICE BID/ TECHNO-COMMERCIAL BID FOR CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL"**

**Tender No. and Due date of Tender Opening also must be super-scribed on all the envelopes containing Bids/Tenders.**

The bids shall be addressed to the below mentioned addressee and shall be submitted/dropped in the **Tender box** placed at 5<sup>th</sup> Floor, Corporate Finance, BHEL House, Siri Fort, New Delhi.

AGM (FINANCE)  
BHARAT HEAVY ELECTRICALS LIMITED  
CORPORATE FINANCE  
5<sup>th</sup> FLOOR, CORPORATE OFFICE  
SIRI FORT, NEW DELHI- 110049.  
Phone No. 66337241, 66337253, Fax: 26001143  
e-mail: [kamlesh.agarwal@bhel.in](mailto:kamlesh.agarwal@bhel.in); [neeraj@bhel.in](mailto:neeraj@bhel.in)

Kindly note that in case you are not interested to submitting the offer for any reasons, you may please send a regret letter indicating reasons for the same immediately not later than the due date. Clarifications if any, on the tender shall be sought by the bidders on or before 19.11.2022.

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## PROJECT INFORMATION

Salient features of the Project site:

1. Site location: VILLAGE GORAKHPUR , TEHSIL- BHUNA DISTT. - FATEHABAD, HARYANA-125047,
2. Approach: The site is situated on the left bank of the Fatehabad Branch of Bhakra canal near reduced distance (RD) of 48159 m (158000 ft.), in Fatehabad District of Haryana State. The nearest village to the site is Gorakhpur.
3. Nearest Airport: New Delhi (208 KM from project location)
4. Railway Station: Adampur (22 KM from project location)
5. Seismic data: Seismic zone III
6. Capacity: 2x700 MW
7. Fuel: Nuclear

The tenderers are however, advised to acquaint themselves with the site conditions, before submitting their offer. No complaints whatsoever, on account of non- familiarization with the site conditions, will be entertained.

*BHEL is awarded work for Design & Engineering, Manufacture, Procurement, quality surveillance, non-destructive testing and performance testing of equipment at manufacturer's/subcontractor's works, packing, supply, ocean shipment and marine insurance and clearance through Indian port of entry in case of imported plant and equipment, inland transportation, inland transit insurance, delivery to site, unloading taking delivery, site storage, preservation during transit & storage, Erection / Construction, commissioning & testing, trial operation, performance testing and handing over of **Complete Civil Works** , Turbine Generator and secondary cycle system for two(2) nos. of 700MWe PHWR (Pressurized heavy water reactor) based nuclear power plants(GHAVP 1 & 2) to be set up by Nuclear Power Corporation of India limited at Gorakhpur, Haryana. The complete scope is referred as Turbine Island Package in the contract.*

For the purpose of erection of these projects, BHEL engages sub-contractors of high competence level and proven capability. Selection of major sub-contractor is done with a stringent system involving BHEL's client. All construction activities are carried out strictly in accordance with field quality plan approved by client. Client is also very actively involved during execution of the work at site with the well-experienced team of BHEL specialists.

As a result of consistent good practices and being an ISO 9000 (Quality Mgmt system), ISO 14001 (Environmental Mgmt. system) and OHSAS 18001 (Occupational Health & Safety system) certified organisation, BHEL has achieved remarkable result in this field and also committed to achieve better in times to come.

### Scope of Work by BHEL (for CAR Policy):

1. BHEL is awarded with complete Civil Works (Design, Engineering, Construction, Finishing and Handing Over) of 2 x700 MW GHAVP unit 1 & 2 Turbine Island Package. This referred Civil Works forms a part of the overall contract awarded to BHEL as described in Italics above. There is a separate contract price allocated for execution of Civil Works.

### 2. Milestone

SL.NO	MILESTONE ACTIVITY	TENTATIVE DATES
1	START OF ERECTION ACTIVITY	Tentatively by November 2022

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## SECTION - I

### GENERAL INSTRUCTIONS TO TENDERERS

- 1 This tender shall be duly signed & stamped on each page and sent in a sealed cover.
2. The Bid/tender may be sent by "COURIER / REGISTERED POST / BY PERSONAL REPRESENTATIVE" with adequate allowance for any delivery delays. The bids shall be addressed to AGM (Finance), and shall be submitted/dropped in the Tender box placed at the 5<sup>th</sup> Floor, Corporate Finance, BHEL House, Siri Fort, New Delhi. The tenders received after the Due Date and time of Submission are liable to be rejected.  
In exceptional cases, where due to bulky size of the tender documents it is not possible to drop the bids/tender in the tender box, the Tender documents may be handed over to Mr. Neeraj Kumar, Additional General Manager (Finance/Ins.) OR/AND Mr Kamlesh Agarwal, Dy Manager Finance (Fin./Ins).
- 3 Tenders shall be opened at the time and date as specified in the tender notice in the presence of such of those Underwriters or their authorized representatives who may choose to be present.
4. The Underwriters shall closely peruse all the clauses and specifications indicated in the Tender Documents before quoting. Only such clarifications that are issued after discussions on technical deviations and which affect the tender stipulations in a substantial manner will be made known to rest of the tenderer before opening the bid. **Bidders may contact us before scheduled opening of the Price Bid to find out whether any clarifications have been issued or not, so as to eliminate chances of the same having not reached the right person/ office despite their dispatch by us.**
5. Underwriters must fill up all the schedules and furnish all the required information as per the instructions given in various sections of the tender specification, failing which tender is liable to be rejected.
6. The bidders shall quote the rates both in English words as well as in Figures.
  - a) If, in the price structure quoted for the required goods/ services/ works, there is discrepancy between the unit price and the total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price corrected accordingly, unless in the opinion of the purchaser there is an obvious misplacement of the decimal point in the unit price, in which case the total price as quoted shall govern and the unit price corrected accordingly.
  - b) If there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and
  - c) If there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail subject to (a) and (b) above.
  - d) If there is such discrepancy in an offer, the same shall be conveyed to the bidder with target date up to which the bidder has to send his acceptance on the above lines and if the bidder does not agree to the decision of BHEL, the bid is liable to be ignored.

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7. All corrections and insertions shall be duly counter-signed by the authorized signatory of the underwriter.
8. The underwriter will not change the dealing office without prior approval of BHEL.
9. **Documents to be submitted by the successful bidder:** In addition to other requisite documents, the following will also be submitted by the successful bidder.
  - (i) Sets of claim forms for various covers viz. Theft, Erection claims in adequate number.
  - (ii) Sets of documents needed for settlement of each type of Claim
  - (iii) Nomination of offices/representatives from Delhi and the site location who will attend to the requirements of respective offices, reply to all the queries and coordinate with the serving office/ officials.

10. **Documents to be submitted in the Techno-Commercial Bid:**

- (i) Deviation Statement – Annexure I. Deviations, if any, are to be mentioned in the deviation statement only. The deviations mentioned elsewhere in the techno-commercial bid or the Price bid shall not be considered by BHEL.
- (ii) Declaration sheet – Annexure II
- (iii) Certificate of Declaration for Confirmation of IRDA / TAC guidelines – Annexure III
- (iv) Declaration – Annexure IV
- (v) List of Internationally accepted exclusions – Annexure V
- (vi) Discount in Premium beyond Policy period – Annexure VI
- (vii) Integrity Pact - Annexure VII
- (viii) Un-Priced Price Schedule – Annexure-VII

The following documents are also to be annexed as part of the Techno-Commercial Bid:

- (i) Original tender document to be signed and returned as a token of acceptance of tender condition subject to technical deviation mutually agreed between BHEL and successful bidder.
- (ii) Valid Power of Attorney

11. The terms and conditions regarding Cancellation of Policy and its Consequences shall be in line with the IRDA Guidelines / TAC governed Policy wordings. All provisions in the Tariff in this regard will be applicable.
12. The selected Underwriter will be liable to meet all requirements of the Regulator (IRDA) inclusive of penalties / payment of difference in premium arising out of violations (if any), committed by the Underwriter prior to / during / after the commencement / expiry of coverage of risk under this Policy and BHEL in no way will be responsible for such violations.
13. **Validity of offer:**  
**THE OFFER SUBMITTED BY THE UNDERWRITER SHALL BE KEPT VALID FOR ACCEPTANCE FOR A PERIOD OF THREE MONTHS FROM THE DATE OF OPENING OF TECHNO-COMMERCIAL BID.** In case we call party(ies) for negotiations, such negotiations shall not amount to cancellation or withdrawal of the original offer which shall be binding on the Tenderers unless otherwise agreed upon.

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**14. Formation of Contract**

All the documents issued by BHEL as well as accepted by it up to the stage of premium payment will form part of the contract. Some of the examples are: Tender Document, Techno-Commercial/ Price Bid, MOM, MOU, Deviation Statement etc

15. BHEL will not be bound by any Power of Attorney granted by the Underwriter or by changes in the composition of the firm made subsequent to the execution of the contract. BHEL may, however, recognize such Power of Attorney and changes at its discretion proper legal advice.

16. If the Underwriter gives wrong information in his tender, BHEL reserves the right to reject such tender at any stage or to cancel the contract, if awarded. The MOU which will be evolved out of the documents exchanged is from tender to expression of intent will be required to be signed within 3 days of LOI. The Policy document complete with endorsement etc will be made available to the site and Region office within a week of issuance of cheque, as submission of insurance policy is a pre-requisite of the payment by the customer.

17. Canvassing in any form in connection with the tender is strictly prohibited and the tenders submitted by the Underwriter who resorts to canvassing are liable to be rejected.

**18. Steps in the process of the tender by BHEL**

18.1 **Technical Qualification:** As a first step of evaluation process, Techno-Commercial bid of all the bidders shall be opened & scrutinized with a view to determine technical acceptability of the offers and to check submission of the required documents. If required, bidders shall be called for technical discussions.

18.2 Issue of clarifications, if applicable

18.3 Opening of price bids: The price bids of techno-commercially qualified bidders will only be opened.

**18.4 Price Bid Evaluation:**

**Party adhering to tender stipulations in an unqualified manner and quoting lowest Premium in the Price Bid will normally be declared L-1.**

**18.5 Evaluation in case of more than one L-1 bidder**

In Course of evaluation, if more than one bidder happens to occupy the L-1 status, effective L-1 will be decided by soliciting discounts from the respective L-1 bidders.

In case more than one bidder happens to occupy the L-1 status even after soliciting discounts, the L-1 bidder shall be decided by a toss/ draw of lots, in the presence of the respective L-1 bidder(s) or their representative(s).

Ranking will be done accordingly. BHEL's decision in such situations shall be final and binding.

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## 19. Business Sharing:

The Consortium of Insurance Companies for the purpose of award of work will consist of a Lead Insurer and two Co-Insurers. The business will be shared in the ratio of 50:30:20 between the Lead Insurer and two Co-Insurers subject to the acceptance of L1 rate by the subsequent bidders; i.e. L2, L3, L4 ...and so on, as the case may be. The Co-insurance will be offered to insurers in their bid sequence i.e., to L2, to L3 if not accepted by L2, and so on. However, wherever the number of qualified responses (N) are three or more, the co-insurance offer shall be limited to (N-1) qualified responses.

19.1 In case qualified response is two or three, the co-insurance share shall be offered to L-2 only subject to the acceptance of L-1 rates by the L-2 bidder. The business will be shared in the ration of 70:30 between the Lead Insurer and the Co-insurer.

19.2 However, in case bidders, who is offered co-insurance share, fails to accept the share of co-insurance, BHEL reserves the right to award policy (100% share) to L1 bidder.

19.3 In the event of Private Sector Insurance Company becoming Lead Insurer or Co-insurer, they will be required **not to retain more than 40% of their share**. The balance will be re-insured with GIC and/or at least A+ rated international re-insurer.

## 20. Mode of Payment of Premium Instalment

BHEL will pay the premium in quarterly instalments as per market convention. All premium instalments will be paid by PSNR, Noida. Insurer shall send Bill/notice for payment of premium instalments at least 30 days before the Instalment due date. BHEL shall inform insurer telephonically to depute their representative to collect the cheque from concerned officials of BHEL. In case Insurer fails to collect premium on or before due date the same will be dispatched through Registered Post on due date. BHEL shall not take any responsibility for late receipt of cheque sent through post. *BHEL reserves the right to make payment electronically through ECS / RTGS.*

*The 100% premium of Terrorism cover will be paid up-front with the first instalment provided the same is mentioned separately by the bidders in the price bid subject to a maximum of the premium worked out in accordance with the rates of Indian Terrorism Pool after applying the discount in line with the Indian Terrorism Pool.*

### 20.1 Taxes & Duties

The premium should be quoted net of the discounts and exclusive of Goods and Services Tax (GST). GST shall be paid extra, as applicable.

20.2 To enable BHEL to avail GST Input Tax Credit (ITC), the underwriter shall submit GST Compliant Tax Invoice containing all the particulars as stipulated under Invoice Rules of CGST Rules, 2017 as amended from time to time. Such invoice shall be submitted within prescribed time limit in the name of BHEL. The GSTN of BHEL Units will be shared with the successful underwriter separately.

20.3 Underwriter shall ensure strict compliance of GST Act & Rules so that input tax credit is available to BHEL. In case of any loss to BHEL on account of non-compliance by

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underwriter, the same shall be to the underwriter's account. BHEL shall have the right to take necessary steps to protect its interest.

20.4 Any statutory changes as and when made applicable by the Government shall become applicable against documentary evidence.

20.5 While making the payment, statutory deductions as applicable, shall be made by BHEL. Payment to the Underwriter will be subjected to TDS as per Rules in force from time to time and a certificate to this effect shall be provided to the Underwriter by BHEL.

21. **Rights of BHEL:** BHEL reserves to itself the following rights in respect of this proposal / contract without entitling the insurer to any compensation. In case, due to any of the reasons / causes mentioned below, BHEL decides to cancel the Policy, the consequences for the same shall be as per Clause 11.

21.1 If the Underwriter gives wrong information in his tender, BHEL reserves the right to reject such tender at any stage or to cancel the contract, if awarded.

21.2 To short close/ terminate the policy after due notice in the event of claims not getting settled in time/ Service not being rendered to BHEL's satisfaction.

21.3 To get the policy serviced through another Insurance Co. in the event of poor servicing of the policy.

21.4 All the works shall be carried out under the directions and to the satisfaction of BHEL.

21.5 If the services of the division / branch of the Insurance Company selected are found to be deficient, BHEL reserves the right to change the division/branch of insurance company during the cover period.

21.6 In case a particular branch of the underwriter fails to give service to the entire satisfaction of the unit concerned, the coordinating office of the underwriter in Delhi will serve the unit directly. If this arrangement does not work to BHEL's satisfaction, the policy will be shifted to another underwriter of BHEL's choice.

21.7 The acceptance or non-acceptance of tender will entirely rest at the sole discretion of BHEL and does not bind BHEL to accept the lowest tender or any other tender and to reject any or all of the tenders without assigning any reasons whatsoever. The decision of BHEL in this regard shall be final.

21.8 Those Insurance Cos. with whom litigation / arbitration are going on or with whom BHEL is having unresolved disputes for settlement of genuine claims may not be considered at the sole discretion of BHEL for award of any fresh job till resolution of the same and the decision of BHEL in this regard shall be final and binding on all bidders.

22. BHEL shall be issuing enquiry to insurance company and all dealings prior to award and after award policy will be only with underwriter directly. No broker/agent will be allowed.

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23. **Shifting of Policy:**

In the event of insured shifting his office from the present location of Kolkata/ Delhi to other place due to any reasons, the policy will be shifted to the Divisional Office of Insured's new location by mutual agreement.

**The underwriter will not change the dealing office without prior approval of BHEL.**

24. **Responsibility for re-insurance arrangement**

It will be the responsibility of Tenderer to go for suitable re-insurance arrangement. It is mandatory on the part of insurer to furnish the details of re-insurance arrangement.

However, for all purposes, the Tenderer shall deal only with insured parties who shall be responsible for this insurance as a whole. Re-insurance is to be done with GIC of India and/or A+ rated international re-insurers.

25. **Parties whose interests are Insured**

(for CAR & Third Party Liability Policy Covers)

a) **Principal Beneficiary:** Nuclear Power Corporation of India Limited,  
Directorate of Contracts & Material Management,  
Nabhikiya Urja Bhawan,  
Anushaktinagar, Mumbai  
Maharashtra -400094,.

b) **Executing Agency:** M/s. Bharat Heavy Electricals Ltd.,  
Power Sector Northern Region,  
HRDI & PSNR Complex,  
Plot no. 25, Sector 16 A,  
Distt. Gautam Buddh Nagar  
Uttar Pradesh - 201301  
**AND**  
Its SUB-CONTRACTORS/ Vendors/ BHEL Units

**Note:** The phrase that "NPCIL's interest is protected" shall be endorsed in the policy.

26. **Arbitration**

26.1 **The arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996 for disputes related to the quantum of the claim.** All disputes, related to the quantum of claim, between the parties to the contract arising out of or in relation to the contract other than those for which the decision of the Engineer or any other person is by the contract expressed to be final and conclusive, shall after written notice by either party to the contract to the other party be referred to sole arbitration of the General Manager or his nominee. The parties to the contract understand and agree that it will be no objection that the General Manager or the person nominated as Arbitrator has earlier in his official capacity to deal directly or indirectly with the matters to which the contract relates or that in the course of his official capacity to

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deal directly or indirectly with the matters to which the contract relates or that in the course of his official outlet had expressed on all or any of the matters in dispute or difference.

26.2 In the event of the Arbitrator dying, neglecting or refusing to act or resigning or being unable to act for any reason or his award being set aside by the Court for any reason, it shall be lawful for the General Manager or his successor, as the case may be, either to act himself as the Arbitrator or to appoint another Arbitrator in place of the outgoing Arbitrator in the manner aforesaid.

26.3 The Arbitrator may, from time to time, with the consent of both the parties to the contract, enlarge the time for making the award.

26.4 Work under the contract shall be continued during the arbitration proceedings. The venue of the arbitration shall be the place from which the contract is issued or such other place as the Arbitrator at his discretion may determine.

26.5 All the above clauses will apply to the extent and in the manner that is commensurate with the Arbitration Act.

**27. Administrative Mechanism for Resolution of CPSEs Disputes (AMRCD).  
(Applicable to PSU Bidders only)**

"In the event of any dispute or difference relating to the interpretation and application of the provisions of commercial contract(s) between Central Public Sector Enterprises (CPSEs) inter se, such dispute or difference shall be taken up by either party for resolution through AMRCD as mentioned in DPE OM No. 4(1)/2013-DPE(GM)/FTS-1835 dated 22-05-2018".

28. **Fraud Prevention:** The bidder along with its associates/ collaborators/ sub-contractors/sub-vendors/ consultants/ service providers shall strictly adhere to BHEL Fraud Prevention Policy displayed on BHEL website <http://www.bhel.com> and shall immediately bring to the BHEL management about any fraud or suspected fraud as soon as it comes to their notice.

**29. Integrity Pact:**

(a) IP is a tool to ensure that activities and transactions between the company and its Bidders/Contractors are handled in a fair, transparent and corruption free manner. Following Independent External Monitors (IEMs) on the present panel have been appointed by BHEL with the approval of CVC to oversee implementation of IP in BHEL.

Sl.	IEM	Email
1.	Shri Otem Dai, IAS (Retd.)	iem1@bhel.in
2.	Shri Bishwamitra Pandey, IRAS (Retd.)	iem2@bhel.in
3.	Shri Mukesh Mittal, IRS (Retd.)	iem3@bhel.in

(b) The IP as enclosed with the tender (**Annexure-VII**) is to be submitted (duly signed by authorized signatory) along with techno-commercial bid. Only those bidders who have

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entered into such an IP with BHEL would be competent to participate in the bidding. In other words, entering into this Pact would be a preliminary qualification.

- (c) Please refer Section-8 of the IP for Role and Responsibilities of IEMs. In case of any complaint arising out of the tendering process, the matter may be referred to any of the above IEM(s). All correspondence with the IEMs shall be done through email only.

**Note:**

No routine correspondence shall be addressed to the IEM (Phone/Post/email) regarding the clarifications, time extensions or any other administrative queries, etc. on the tender issued. All such clarifications/issues shall be addressed directly to the tender issuing (procurement) department's officials whose contact details are provided below:

**Details of contact person(s)**

Name:	1. Neeraj Kumar, AGM (Fin.)	2. Kamlesh Agarwal, Dy. Manager (Fin.)
Deptt.:	Corp. Finance (Insurance Cell)	
Address:	5th Floor, BHEL House, Siri Fort, New Delhi-110049	
Phone:	+91 11 66337241	+91 11 66337253
Email:	neeraj@bhel.in;	<a href="mailto:kamlesh.agarwal@bhel.in">kamlesh.agarwal@bhel.in</a>
Fax:	+91 11 26001143	

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## SECTION - II

### GENERAL TERMS AND CONDITIONS

1. The following terms and expressions shall have the meaning hereby assigned to them except where the context otherwise requires.
- 1.1 **BHEL /INSURED** shall mean **Bharat Heavy Electricals Limited**, a Company registered under the Indian Companies Act.1956, with its Registered Office at BHEL HOUSE, SIRI FORT, NEW DELHI-110049 or its authorized Officers or its Engineers or other employees authorized to deal with any matters with which these persons are concerned, on its behalf.
- 1.2 **'GENERAL MANAGER'** shall mean the Officer in Administrative charge of the Project for which insurance is being arranged.
- 1.3 **'ENGINEER or 'ENGINEER-IN-CHARGE'** shall mean Engineer deputed by BHEL. The terms include Deputy General Manager, Construction Manager, Resident Manager, Site Engineer, Resident Engineer and Assistant Site Engineer of BHEL at the site as well as the officers in charge at Head Office.
- 1.4 **'SITE'** shall mean the place or places at which the goods/materials/plants/equipment are to be stored, erected and services are to be performed and **'UNIT'** shall mean BHEL units and their vendors supplying the plant / material to site as per the specifications of this Tender.
- 1.5 **'CLIENTS OF BHEL'** or **'CUSTOMER'** shall mean the respective project authorities to whom BHEL is rendering supply, erection and commissioning the equipment/services.
- 1.6 **'INSURER / BIDDERS / TENDERERS / UNDERWRITERS'** shall mean the company who submits the tender and enters into contract with BHEL and shall include their executors, administrators, successors and permitted assigns.
- 1.7 **'CONTRACT or 'CONTRACT DOCUMENT'** shall mean and include the policy, the work order, the accepted appendices of rates, Instruction to tenders, General Conditions of Contract. Special conditions of contract and the Letter of Intent / Acceptance letter issued by BHEL. Any conditions or terms stipulated by the Underwriter. In the tender documents or subsequent letters shall not form part of the Contract unless specifically accepted in writing by BHEL.
- 1.8 **'GENERAL CONDITIONS OF CONTRACT'** shall mean the 'Instructions to Tenderers 'and 'General Conditions of Contract' pertaining to the work detailed.
- 1.9 **'TENDER SPECIFICATIONS'** shall mean the Special Conditions, Technical Specifications, appendices and Site information pertaining to the work for which the Underwriters are required to submit their offers. Individual Specifications Number will be assigned to each tender specifications.
- 1.10 **'TENDER DOCUMENTS'** shall mean the General Conditions of contract (clause no.1.8 above) and Tender Specifications (clause no.1.9 above).

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- 1.11 **'LETTER OF INTENT'** shall mean the intimation by a letter / fax to the Underwriter that the tender has been accepted in accordance with provisions contained in the letter. The responsibilities of the Underwriter commence from the date of issue of this letter and all the terms and conditions of contract are applicable from this date.
- 1.12 **'COMPLETION TIME'** shall mean the policy period by date specified in the Letter of Intent or date mutually agreed upon for handling the policy and found acceptable by the Engineer being of required standard and conforming to the specifications of the contract.
- 1.13 **'PLANT'** shall mean and connote the entire assembly of the plant and equipment covered by the Contract.
- 1.14 **'EQUIPMENT'** shall mean all equipment, Machineries, Materials, Structures, electrical and other components of the plant covered by the Contract.
- 1.15 **'PRE-COMMISSIONING', 'COMMISSIONING' & 'TESTING'** shall mean and include such test or tests to be carried out by BHEL or their subcontractor as considered necessary by BHEL in order to ascertain the quality, workmanship, performance and efficiency of the erected equipment.
- 1.16 **'APPROVED', 'DIRECTED' or 'INSTRUCTED'** shall mean approved, directed or instructed by BHEL.
- 1.17 **'WORK' OR 'CONTRACT WORK'** shall mean and include rendering of all categories of services required for complete and satisfactory settlement of claims arising during inland transportation, further site transportation, handling, stacking, storing, erecting, testing and commissioning of the equipment to the entire satisfaction of BHEL.
- 1.18 **'SUB-CONTRACTOR'** shall mean the agency/agencies appointed by BHEL/PS-ER for Handling at Site, Storage, Assembly, Erection and Commissioning of the equipment at site.
- 1.19 **'CLAIM'** shall mean intimation of loss communicated to the Insurer verbally / telephonically followed by written communication.
- 1.20 **'SURVEYOR'** shall mean, the Independent Loss Assessor appointed by the Insurer with the consent of Insured to assess the loss within the frame work of MOU and policy document only. Insurer has to provide a Panel of Surveyors with their credentials to BHEL for approval after placement of order on them.
- 1.21 **'SINGULAR' and 'PLURAL'** etc. Words carrying singular number shall also include plural and vice versa where the context so requires. Words imparting masculine gender shall be taken to include the feminine gender and words imparting persons shall include any Company or Association or Body of Individuals, where incorporated or not.
- 1.22 **'HEADINGS'** The headings in these General Conditions are solely for the purpose of facilitating reference and shall not be deemed to be part thereof or be taken into consideration in the interpretation or construction thereof or the contract.
- 1.23 **'MONTH'** shall mean calendar month.

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1.24 **'WRITING'** shall include any manuscript, type written or printed statement under the signature or seal as the case may be.

1.25 **'FIRM ESTIMATES'** shall mean the estimates provided by BHEL after a thorough review of damage and the work involved in bringing the goods / Plant / Machinery / equipment / other materials and consumables in its original condition as it was just prior to the accident/mishap.

## 2. **LAW GOVERNING THE CONTRACT AND COURT JURISDICTION**

The Contract shall be governed by the Law for the time being in force in the Republic of India. The Civil Court at New Delhi, having ordinary Original Civil Jurisdiction shall alone have exclusive jurisdiction in regard to all claims in respect of this Contract.

## 3. **ISSUE OF NOTICE**

The Underwriters shall furnish to the Engineer, the name, designation and address of his authorized agent. All complaints, notices, communications and references shall be deemed to have been duly given to the Underwriters, if delivered to the underwriter or his authorized agent or left at or posted to the address either of the underwriter or his authorized agent and shall be deemed to have been so given in the case of posting on the day on which they would have reached such address in the ordinary course of post or at which they were so delivered or left.

## 4. **USE OF LAND**

No land belonging to BHEL or its customer under temporary possession of BHEL shall be occupied by the Underwriter without the written permission of BHEL.

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## SECTION III

### SPECIAL CONDITIONS OF CONTRACT

#### Overall Scope of the Policy:

Scope of these specifications cover issuance and servicing of

#### 1. Contractor's All Risk (CAR) Insurance Policy

The above policy shall be for providing Cover on "ALL RISKS" basis in the best interest of "insured" (BHEL) against physical loss or damage to the subject goods/materials/plant and machinery insured in consideration of premium paid, thereby protect the "Insured" (BHEL) by providing indemnity or make good of the loss in monetary terms against all uncertain contingencies.

This cover i.e. CAR insurance Cover can be arranged in the joint names of M/s Nuclear Power Corporation of India (NPCIL), Mumbai and BHEL, PSNR covering interests and risks of M/S NPCIL, Mumbai as the principal, M/s BHEL, PSNR as the Contractor and including all the sub-contractors/vendors employed by BHEL. **The phrase that " NPCIL's interest is protected" shall be endorsed in the policy.**

The scope of work to be executed by BHEL, PSNR is indicated elsewhere in the tender enquiry.

The risk Coverage under the policies so issued by the "Underwriter" shall be applicable from the moment goods/consignments are unloaded at site of erection and shall remain in force during storage at site (including materials already received at site), construction/erection, testing and commissioning and until handing over to the customer. Basically "All Risks" arising out of the following perils shall deem to have been covered under the policy.

In brief but not limited to, the following shall be covered under the policy.

<b>Location Risks:</b>	Such as Fire, Lightning, Theft, Burglary, Pilferage, Breakage etc.
<b>Handling Risks:</b>	Such as Impact of falling objects, Transportation, Collision, failure of cranes, Denting, Bending, Tearing, bursting etc. whether caused by BHEL itself, its sub-contractors, customers or other parties.
<b>Operation/Maintenance:</b>	Such as Failure of safety devices, Leakage of electricity or water, Insulation failures, short circuits, tearing apart on account of centrifugal forces, entry of foreign material/ substances, explosion, fire while carrying out welding / gas cutting, damage to plant & equipment under erection and surrounding properties of the owner etc.
<b>Risks of Human:</b>	Such as Carelessness, Negligence (excluding wilful negligence), Faults in Element Erection, RSMD (Riot, Strike, Malicious Damage), SRCC (strike, riots, civil commotion) etc. terrorism

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**Acts of God:** Such as Storm, Flood, Tempest, Hurricane, Inundation, Subsidence, Land slide, Rock slide, Earthquake.

## 1.1 Basis of Sum Insured:

The "Sum to be insured" is the value of the goods / Plant / Machinery / equipment / other materials and consumables dispatched from BHEL Units / Divisions and their Vendors/suppliers in India and abroad at the time and condition it was just prior to the accident/Mishap. It is the duty of the "underwriter" to put back the "insured" (BHEL) in the same position as was prior to the accident/ mishap.

### 1.1a.1) Storage, Erection, Testing Cover

- 120% of Ex-manufacturing works Supply of Goods/Material/Main equipment and mandatory spares and applicable Taxes & duties plus packing and forwarding plus freight plus all other expenses within the employer country plus cost of storage, erection and testing which, inter-alia, includes:
  - Erection, Testing and Commissioning Charges including Charges towards Insurance, supervision and other incidental services by Vendors and BHEL Units/divisions.
  - Temporary civil works covering project office building, storage sheds, storage yard.
  - Project Office Buildings and all office equipment and furniture
  - Enabling facilities like temporary roads, temporary lighting, Construction Power Distribution Network and construction water etc.
  - Miscellaneous Erection and testing expenses.
  - Cost of material handling at site.
  - Cost of contingencies such as requirement of foreign experts at site in case of damage/ loss to connected plants.
  - Cost of lubricants, consumables.
  - Supervision charges for BHEL engineers.
  - Permanent Civil Works such as Buildings, Foundations, earthwork including materials for the construction thereon.
  - Free Issue Materials

Should there be any act of "addition" or "omission" of the factors on the part of the "insured" which in the opinion or in view of the "underwriter" is "not required" or "required to be accounted for" the same shall be brought to the notice of the "insured" before Submission of Offer to enable BHEL clarify the matter, failing which BHEL will not accept rejection/ short settlement of claim.

### 1.1a.2) Escalation required under the CAR Policy: 10% of Sum Insured



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## 1.2 Procedure for Claim Settlement

- 1.2.1. The underwriter will put in place such a claim procedure that is positive prompt transparent and targets for 'zero' pendency status. Towards this end the underwriter will endeavour to educate the BHEL officials w.r.t. procedures and documentation requirement. A joint meeting between potential surveyors, underwriters and BHEL will be organized at the time and place suggested by BHEL for discussing this matter. The underwriter will take a fortnightly report from the surveyor to ensure the success of the procedure and keep BHEL posted.
- 1.2.2 The Insurer shall immediately depute or authorize the Insured to call a surveyor(s) from the approved panel but not later than 2 working days of receipt of intimation from the Insured in exceptional cases.
- 1.2.3 The surveyor shall call for all the documents in support of claim in one go but not in piecemeal manner for expeditious settlement of claim, preferably at the time of visit or within 3 days thereafter.
- If for any reasons BHEL does not respond/ provide all the particulars required by the surveyor, the insurer or surveyor as the case may be shall remind within 2 weeks in writing the site with a copy to their Regional Headquarters. In exceptional situations copy may be sent to this office also.
- 1.2.4 The surveyor shall send his findings to the Insurer within 15 days of his getting documents.
- 1.2.5 In case the claim is not found tenable or not settled for the claimed amount. He will seek the comments of BHEL within a week of receiving the survey report. The final view shall be taken within 15 days of receipt of reply.  
In normal circumstances the claim has to be settled within 30 days from the date of first information, net of the time taken by BHEL for responding to surveyor's/ underwriter's comments.
- 1.2.6 In order to minimize the procedural formalities and in view of the insignificance of amount w.r.t. the project size, all the claims up to Rs 20,000/- over and above the excess/ deductible franchise will be settled on the basis of statement signed by two officials of BHEL.
- 1.2.7 The insured will give required relevant document to the extent possible for settlement of claims. However, in case of non-availability of required documents Insurer will settle the claims based on the market information and engineering estimates. In short the emphasis should be on the spirit of indemnity and not on procedures.

## 1.3 Extra Premium:

### Underwriter to Indicate

- i. Rates for extension of Policy Period. **Rates must be inclusive of Premium for Add-on covers.**

### **Important Note:**

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- a) The premium rates should be quoted net of discount and exclusive of GST.
- b) No subsequent increase in premium rate during entire policy period will be allowed.

2. **Excess/ Deductible –**

**For Storage and Construction Cover:**

- 5 % of the claim amount subject to a minimum for Normal Period: Rs. 75,000 EEL
- AOG/Major Perils/ Collapse: 10 % of the claim amount subject to maximum of Rs 2,00,000 per event
- Fire / Explosion Claims: Minimum Excess as per Tariff.

**For Third Party Liability:**

The policy excess for Storage /Erection and Testing Cover as above shall apply for Third Party Liability property damage claims also.

For third party liability claims arising out of Acts of God perils, the excess applicable to AOG claims shall apply.

3. **Self-Survey Limit:**

For all claims this limit will be **Rs. 20,000** over and above the excess applicable.

4. **Documents for Replacement / Repair Cost.**

The contract price is the sale price agreed with the Customer. The cost includes dismantling, production, procurement, erection cost plus taxes and other expenses. The items supplied to site are billed by BHEL progressively based on notional/ pro-rata per Kg rate also the amounts in the invoices to M/s NPCIL, Excise Gate Pass are based on such pro-rata/ notional rates. In the event of a loss, replacement / repair cost will be furnished by BHEL through Cost Certificates reflecting actual cost/ expenses inclusive of expenses incurred on visit of officials/ experts (including foreign experts) as well as testing charges, if any, and the supervision cost by BHEL engineers to site. The claims shall be settled on the basis of cost indicated in the Cost Certificate by concerned BHEL Units and the site office that carry out such repair/replacement.

Excise and taxes/duties will be payable by the underwriter based on actuals, which shall include payment or reversal of the same.

5. **Cost of Repair / Rectification of Damaged Items:**

It is usual that certain Repair / Rectification works arise due to damages to project materials. The required Repair/ Rectification may be carried out by BHEL or by Vendors of BHEL at their works under the supervision of BHEL Engineers.

The expenses incurred on Repair/Rectification such as Cost of Material, Cost of Labour, Other Direct Cost of Repair / Rectification, All Indirect Costs apportioned in Repair /

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Rectification Activity of Concerned Repair / Rectification Agency, Testing Charges, Supervision Charges of Technicians/Engineers of BHEL, etc. are to be borne by the underwriter.

For this purpose, Cost Certificate will be issued by the concerned Unit of BHEL and the same will be accepted by the underwriter without any dispute for settlement of insurance claims.

Supervision Charges at site, if applicable for Re-erection/Dismantling etc., will be paid along with the Site Overheads (which will be calculated @ 30% on Labour/Service Charges incurred on Dismantling/Re-erection Services at Site).

The supervision charges of BHEL Engineers are to be taken on Man-day Rate basis less 10% as applicable for site as per prevailing Head Office/ Corporate Office circular at the time of Repair/Rectification. These Man-day Rates are subject to revision every financial year. The same shall be reimbursed by underwriter in the event of insurance claim.

In certain cases, the site may call the Technicians/Engineers from Manufacturing Units/their vendors for repairs/rectification at Site. Charges for such visits of Technicians/Engineers will also be reimbursed by the underwriter.

The above said provision of Cost of Repair/Rectification will apply to damage to items at any stage i.e. transit, storage, erection, commissioning, testing and maintenance.

#### **6. Charges for Material Procurement**

In case any of the BHEL's Region/Project Site procures any materials on behalf of supplying units for repair/replacement of damaged material from outside BHEL, 10% incidentals over and above the procurement cost shall also be payable by the underwriter.

#### **7. Interest on Delayed Payments:**

The Underwriter shall settle all claims within 30 days from the date of submission of Final Claim Bill accompanied by necessary documents. List of such necessary documents shall be furnished for each type of claim by the underwriter at the time of start of the Policy. Any delay in settlement of claims beyond 30 days, shall attract a penal interest at **TWO** percent above the ruling Bank rate of interest for the period of delay (Ref. Insurance Regulatory and Development Authority Notification dated 26<sup>th</sup> April 2002)

#### **8. On-Account Payments against Claims:**

In case of net claims exceeding Rs. 10 Lakhs, BHEL will request for On-Account payment. On account payment will become due on establishment of prima facie admissibility of the claim. The Underwriter shall promptly make an on-account payment on the basis of firm estimates provided by BHEL. The underwriter will ensure that the surveyor releases his recommendations for On Account Payment promptly after submission of firm estimates by BHEL and documents required for establishing the admissibility of the claim.

#### **9. Theft / Pilferage Claims:**

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The security / watch and ward arrangement in the project is in the purview / scope of the owner who has engaged his own security for the watch and ward of the project. Theft / pilferage are reported to them as per procedure. As for filing report with police is concerned, sending information to the police by registered post will be considered adequate in case FIR cannot be lodged with Police. If the final report cannot be obtained, indemnity bond will be furnished which shall be acceptable to the underwriter. However, the complaint so lodged with the security agency for such stolen items will be with brief description of the item and other details such as weight, value and exact time of notice of loss where available shall form the basis for settlement of claims by the Underwriter.

**10. Deputation of Surveyors:**

- 10.1 Within a reasonable time from the commencement of Policy the Underwriter shall discuss and furnish the list of surveyors containing their relevant details. Normally surveyors from that list only shall be deputed. BHEL reserves the right to review the list and can ask the Underwriter - not to depute a particular surveyor in case BHEL management feels that his deputation may jeopardize company's interest.
- 10.2 The Underwriter shall depute the surveyor within 2 working days on receipt of the intimation of the occurrence of the accident. In the event of any delay in deputation of surveyor; BHEL reserves the right to engage any other surveyor from panel at the cost of the underwriter.
- 10.3 In case the surveyor causes undue delay, the underwriter will have to effectively and promptly intervene to expedite the process or to change the surveyor. In case surveyor loses the documents or does not pass them to the underwriter for any reason, photocopy will be asked from BHEL and the same shall be acceptable as if these are original papers.
- 10.4 The underwriter shall provide a copy of the survey report to BHEL if and when asked for. The surveyor shall be advised by the underwriter to directly submit his report on the causes and ways to avoid losses in future. However, BHEL will not pay any remuneration in this behalf. Potential reduction of claim due to such analysis will help to reduce the future claims

**11. Progress Reporting and Review:**

The Underwriter shall submit progress reports regarding the status of claims settled & pending for settlement, premium received and the claim amount settled etc. as and when called for. Periodic progress review meetings will be held at site/HQ during which the status of all the pending claims will be discussed and action plan drawn to liquidate the pending claims. The Underwriter shall depute their senior representative to attend such meetings, who are empowered to take spot decisions in respect of settlement of claims, whenever feasible. They shall also constantly update/review their work program to match the liquidation of pending claims vis-à-vis scheduled site/contract closing program.

**12. Purchase Preference to Central Public Sector Undertakings**

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If applicable, purchase preference shall be given to Central Govt. PSU organizations involved in Insurance business as per the Govt. of India guidelines in this regard.

### 13. Claim Related Stipulations:

Indirect cost on account of Administrative and Financing cost on procurement of Material from Vendors outside BHEL:

Indirect Cost (applicable to all supply of repair parts & equipment except supply of parts & equipment from BHEL manufacturing units) will be charged on the total cost of procurement of repairs/ replacement material towards administrative and financing cost.

Underwriter may hereby note that the Erection price indicated has elements of "sum insured" inclusive of contingency and such indirect cost These are payable against all repairs/rectification claims lodged by BHEL.

The rate of such indirect cost is calculated annually by Units/Regions of BHEL based upon the last year actual expenses. A certificate from concerned Unit/Region which is procuring such material will be provided for such indirect cost. No request for other supporting documents/dispute in this regard will be entertained by BHEL at any point of time in respect of claim settlement.

### 14. Storage, Erection & Testing Covers:

14.1 Underwriter to ensure and confirm that the scope of cover for the "Risks at site during Storage Erection & Testing" is comprehensive except for a few Internationally accepted "Exclusions". All underwriters will submit the list of these exclusions and the successful bidder will apply only those which are included in the list of all underwriters.

14.2 The Underwriter to indicate clearly exclusions of the Policies to avoid any dispute at a later date. In the event of any ambiguity in his proposal with regard to this aspect, the interpretation will be done to the advantage of the insured.

14.3 Covers shall include all risks in the course of movement of goods, Storage at site, Pre-assembly, Erection, Pre-commissioning, Commissioning and Trial operation of the equipment/facilities/Package as per the contract with the customer. Bidders can go through the relevant portion of the said contract if they so wish. However, for the reason of confidentiality, copy cannot be provided.

### 15. Erection Cover:

All activities till Erection of complete Civil Works & prior to Handing Over shall be treated and shall continue under the erection cover.

16 Testing Period Cover: Not Applicable as only Civil works is involved.

17. Defect Liability Period/Extended Maintenance Period Coverage: 18 months

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18. **Period of Cover:** The cover for CAR policy will start either from the date of unloading of first consignment of material or the date of payment of 1<sup>st</sup> instalment premium whichever is later. However, all consignments/ work done till date of commencement will be jointly inspected by the insurer and insured and damages/ losses already suffered will not be to the account of the insurer.

**(A) Commencement Contractor's All Risk Policy:**

The risk for each project will commence from the date of unloading of first consignment at site/ start of physical work/storage at site or payment of premium whichever is later.

**(B) Commencement of the Testing Period: Not Applicable**

19. **Premium for Earthquake.**

The project location falls under the Seismic zone III. Premium, if any, is to be indicated in the price bid in the appropriate column

20. **Add-On Covers**

In addition to the add-ons that may be available for projects as per market conventions as well as the ones that bidders may offer (which may be mentioned in the list of all add-ons available free of cost), BHEL also wishes to cover the following. The Premium, if any, for these add-on covers may be built up in the price quoted by the bidders in the price bid:

- a) Third Party liability including cross liabilities for Rs. 10 crores
- b) Surrounding Properties with FLEXA for 10% of Policy Sum Insured.
- c) STFI
- d) Debris removal upto 50 lakhs
- e) Expediting cost including Air freight and Express freight (Up to 30% of net claim amount).
- f) Escalation for 10% of the policy sum insured
- g) Civil Engineering Works – To cover the risk of loss or damage to the property brought on to the Site of Erection for the performance of the contract, as follows: -
  1. All permanent Civil Engineering Works such as buildings, foundations, earthwork including materials for the constructions thereon
  2. All temporary civil works such as buildings, sheds.
- h) Professional fees
- i) 72 hours clause
- j) Free automatic reinstatement clause up to 10% of the Sum Insured.
- k) Loss minimization expenses
- l) Waiver of Subrogation Clause
- m) Waiver of contribution clause
- n) Amendment in firefighting endorsement wordings
- o) Inland transit up to a value of Rs. 5 crores to cover movement / transit between one part of site & other part of site including movement from / to off-site storage spanning over public road in between.



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## 21. Endorsements for Free Covers and Discounts

The underwriter is to separately incorporate the free covers and discounts in the form of endorsement attached to the policy.

## 22. Other important conditions/points to be noted by the tenderers and necessarily agreed

- 22.1 Supervision is included in the sum insured and accordingly the supervision charges shall be paid while settling the claim. Replacements claims will be settled based on the certificates/invoices for the Replacements from BHEL's supplying units who are the suppliers.
- 22.2 If the taking over period is completed prior to the policy period, insurer shall refund proportionate premium.
- 22.3 Division/ Branch of the underwriter shall be chosen by BHEL.

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CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL

ANNEXURE I

**DEVIATION STATEMENT**

**(Pl. strike off the clause which is not applicable and ticks the other)**

1. THIS IS TO DECLARE THAT WE DO NOT HAVE ANY DEVIATIONS IN THE STIPULATIONS OF YOUR TENDER AND ACCORDINGLY ACCEPT ALL THE STIPULATIONS WITHOUT ANY RESERVATIONS WHATSOEVER.

**OR**

2. THE FOLLOWING DEVIATIONS ARE BEING TAKEN:

- a) Para no..... section .....
- b) Para no..... section .....
- c) Para no..... section .....
- d) Para no..... section .....

I, \_\_\_\_\_ hereby certify that except the deviations mentioned above, we do not have any other deviations to the TENDER NO. BHEL: CO: FIN: INS:CAR:NPCIL:GHAVP 1& 2:TG ISLAND PKG dated 11.11.2022. Deviations, if any, mentioned elsewhere in our bid (whether Techno-commercial bid or Price bid) may be treated as null and void by BHEL.

For and on behalf of underwriter

(Signature & seal of authorized signatory)



**CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL**

**ANNEXURE - II**

**DECLARATION SHEET**

I, \_\_\_\_\_  
hereby certify that all the information and data furnished by me with regard to this Tender Specification No. **BHEL: CO: FIN: INS:CAR:NPCIL:GHAVP 1& 2:TG ISLAND PKG dated 11.11.2022** are true and complete to the best of my knowledge. I have gone through the specifications, conditions and stipulations in detail and agree to comply with the requirements and intent of specification.

I, further certify that I am the duly authorized representative of the under mentioned tenderer and a valid power of attorney to this effect is also enclosed.

For and on behalf of underwriter

(Signature & seal of authorized signatory)



CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL

ANNEXURE III

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA/TAC  
GUIDELINES**

I,

hereby certify on behalf of ..... that our offer  
no..... dtd.....against tender specification No **BHEL: CO:  
FIN: INS:CAR:NPCIL:GHAVP 1& 2:TG ISLAND PKG Dated 11.11.2022** does not breach of  
Insurance Act/IRDA/TAC and applicable guidelines. I further confirm that in the event of disclosure  
at a later stage that the same is in breach and BHEL is put to any disadvantage or face  
cancellation of the Policy or any claim becomes substandard/untenable, the whole liabilities arising  
out of this shall lie wholly on us and will bear all consequences thereof.

I, further certify that I am the duly authorized representative of the underwriter and competent to  
agree as above and a valid power of attorney to this effect is enclosed.

I, further certify that there is no tariff violation. In case some violation is pointed out at a later date,  
the same shall be taken care of in line with clause 12 of Section I.

For and on behalf of underwriter

(Signature & seal of authorized signatory)





**CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL**

**Annexure- IV**

**DECLARATION**

We ..... Will go for a suitable re-insurance arrangement and will furnish the details of re-insurance arrangement in the event of becoming a successful bidder. Re-insurance will be done with GIC in India and/or A+ rated international re-insurers.

For and on behalf of underwriter

(Signature & seal of authorized signatory)



CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL  
**Annexure - V**

**LIST OF INTERNATIONALLY ACCEPTED EXCLUSIONS**

1.	
2.	
3.	

For and on behalf of underwriter

(Signature & seal of authorized signatory)



**CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL**

**ANNEXURE - VI**

**Discount in Premium to be allowed beyond Policy Period in case of  
Claim Amount being less than the Premium already paid  
(Not to be considered for Price Bid Evaluation)**

CLAIM RATIO	DISCOUNT OFFERED
Upto 10 %	
more than 10 % upto 30 %	
more than 30 % upto 60 %	
more than 60 % upto 100 %	

For and on behalf of underwriter

(Signature & seal of authorized signatory)

**Note:** The above discounts offered by the bidders are not to be considered for Price Bid evaluation.



**INTEGRITY PACT**

Between Bharat Heavy Electricals Ltd. (BHEL), a company registered under the Companies Act 1956 and having its registered office at "BHEL House", Siri Fort, New Delhi - 110049 (India) hereinafter referred to as "The Principal", which expression unless repugnant to the context or meaning hereof shall include its successors or assigns of the ONE PART and

\_\_\_\_\_, (description of the party along with address), hereinafter referred to as "The Bidder/ Contractor" which expression unless repugnant to the context or meaning hereof shall include its successors or assigns of the OTHER PART

**Preamble**

The Principal intends to award, under laid-down organizational procedures, contract/s for **CONTRACTOR'S ALL RISK (CAR) INSURANCE POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA.** (hereinafter referred to as "Contract").

The Principal values full compliance with all relevant laws of the land, rules and regulations, and the principles of economic use of resources, and of fairness and transparency in its relations with its Bidder(s)/ Contractor(s).

In order to achieve these goals, the Principal will appoint panel of Independent External Monitor(s) (IEMs), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

**Section 1- Commitments of the Principal**

1.1 The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

1.1.1 No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

1.1.2 The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/ additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

1.1.3 The Principal will exclude from the process all known prejudiced persons.

1.2 If the Principal obtains information on the conduct of any of its employees which is a penal offence under the Indian Penal Code 1860 and Prevention of Corruption Act 1988 or any other statutory penal enactment, or if there be a substantive suspicion in this





regard, the Principal will inform its Vigilance Office and in addition can initiate disciplinary actions.

## **Section 2 - Commitments of the Bidder(s)/ Contractor(s)**

- 2.1 The Bidder(s)/ Contractor(s) commit himself to take all measures necessary to prevent corruption. The Bidder(s)/ Contractor(s) commits himself to observe the following principles during participation in the tender process and during the contract execution.
  - 2.1.1 The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to the Principal or to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material, immaterial or any other benefit which he/ she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - 2.1.2 The Bidder(s)/ Contractor(s) will not enter with other Bidder(s) into any illegal or undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - 2.1.3 The Bidder(s)/ Contractor(s) will not commit any penal offence under the relevant Indian Penal Code (IPC) and Prevention of Corruption Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - 2.1.4 Foreign Bidder(s)/ Contractor(s) shall disclose the name and address of agents and representatives in India and Indian Bidder(s)/ Contractor(s) to disclose their foreign principals or associates. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose any and all payments he has made, and is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
- 2.2 The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.
- 2.3 The Bidder(s)/ Contractor(s) shall not approach the Courts while representing the matters to IEMs and shall await their decision in the matter.

## **Section 3 - Disqualification from tender process and exclusion from future contracts**

If the Bidder(s)/ Contractor(s), before award or during execution has committed a transgression through a violation of Section 2 above, or acts in any other manner such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/ Contractor(s) from the tender process, terminate the contract, if already awarded, exclude from future business dealings and/ or take action as per the separate "Guidelines on Banning of Business dealings with Suppliers/ Contractors", framed by the Principal.

## **Section 4 - Compensation for Damages**



- 4.1 If the Principal has disqualified the Bidder (s) from the tender process before award / order acceptance according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
- 4.2 If the Principal is entitled to terminate the Contract according to Section 3, or terminates the Contract in application of Section 3 above , the Bidder(s)/ Contractor (s) transgression through a violation of Section 2 above shall be construed breach of contract and the Principal shall be entitled to demand and recover from the Contractor an amount equal to 5% of the contract value or the amount equivalent to Security Deposit/ Performance Bank Guarantee , whichever is higher, as damages, in addition to and without prejudice to its right to demand and recover compensation for any other loss or damages specified elsewhere in the contract.

### **Section 5 - Previous Transgression**

- 5.1 The Bidder declares that no previous transgressions occurred in the last 3 (three) years with any other company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprise in India that could justify his exclusion from the tender process.
- 5.2 If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason or action can be taken as per the separate "Guidelines on Banning of Business dealings with Suppliers/ Contractors", framed by the Principal.

### **Section 6 - Equal treatment of all Bidders/ Contractors / Sub-contractors**

- 6.1 The Principal will enter into Integrity Pacts with identical conditions as this Integrity Pact with all Bidders and Contractors.
- 6.2 In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor(s) and ensure that all Sub-contractors also sign the Integrity Pact.
- 6.3 The Principal will disqualify from the tender process all Bidders who do not sign this Integrity Pact or violate its provisions.

### **Section 7 - Criminal Charges against violating Bidders/ Contractors /Subcontractors**

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the Vigilance Office.

### **Section 8 -Independent External Monitor(s)**

- 8.1 The Principal appoints competent and credible panel of Independent External Monitor (s) (IEMs) for this Integrity Pact. The task of the IEMs is to review independently and objectively, whether and to what extent the parties comply with the obligations under this Integrity Pact.



- 8.2 The IEMs are not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. He reports to the CMD, BHEL.
- 8.3 The IEMs shall be provided access to all documents/ records pertaining to the Contract, for which a complaint or issue is raised before them as and when warranted. However, the documents/records/information having National Security implications and those documents which have been classified as Secret/Top Secret are not to be disclosed.
- 8.4 The Principal will provide to the IEMs sufficient information about all meetings among the parties related to the Contract provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the IEMs the option to participate in such meetings.
- 8.5 The advisory role of IEMs is envisaged as that of a friend, philosopher and guide. The advice of IEMs would not be legally binding and it is restricted to resolving issues raised by a Bidder regarding any aspect of the tender which allegedly restricts competition or bias towards some Bidders. At the same time, it must be understood that IEMs are not consultants to the Management. Their role is independent in nature and the advice once tendered would not be subject to review at the request of the organization.
- 8.6 For ensuring the desired transparency and objectivity in dealing with the complaints arising out of any tendering process or during execution of Contract, the matter should be examined by the full panel of IEMs jointly, who would look into the records, conduct an investigation, and submit their joint recommendations to the Management.
- 8.7 The IEMs would examine all complaints received by them and give their recommendations/ views to the CMD, BHEL at the earliest. They may also send their report directly to the CVO, in case of suspicion of serious irregularities requiring legal/ administrative action. Only in case of very serious issue having a specific, verifiable Vigilance angle, the matter should be reported directly to the Commission. IEMs will tender their advice on the complaints within 30 days.
- 8.8 The CMD, BHEL shall decide the compensation to be paid to the IEMs and its terms and conditions.
- 8.9 IEMs should examine the process integrity they are not expected to concern themselves with fixing of responsibility of officers. Complaints alleging mala fide on the part of any officer of the Principal should be looked into by the CVO of the Principal.
- 8.10 If the IEMs have reported to the CMD, BHEL, a substantiated suspicion of an offence under relevant Indian Penal Code / Prevention of Corruption Act, and the CMD, BHEL has not, within reasonable time, taken visible action to proceed against such offence or reported it to the Vigilance Office, the IEMs may also transmit this information directly to the Central Vigilance Commissioner, Government of India.
- 8.11 After award of work, the IEMs shall look into any issue relating to execution of Contract, if specifically raised before them. As an illustrative example, if a Contractor who has been awarded the Contract, during the execution of Contract, raises issue of delayed payment etc. before the IEMs, the same shall be examined by the panel of IEMs. Issues like warranty/ guarantee etc. shall be outside the purview of IEMs.



8.12 However, the IEMs may suggest systemic improvements to the management of the Principal, if considered necessary, to bring about transparency, equity and fairness in the system of procurement.

8.13 The word 'Monitor' would include both singular and plural.

### **Section 9 - Pact Duration**

9.1 This Integrity Pact shall be operative from the date this Integrity Pact is signed by both the parties till the final completion of contract for successful Bidder, and for all other Bidders 6 months after the Contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

9.2 If any claim is made/ lodged during currency of this Integrity Pact, the same shall be binding and continue to be valid despite the lapse of this Pact as specified above, unless it is discharged/ determined by the CMD, BHEL.

### **Section 10 - Other Provisions**

10.1 This Integrity Pact is subject to Indian Laws and exclusive jurisdiction shall be of the competent Courts as indicated in the Tender or Contract, as the case may be.

10.2 Changes and supplements as well as termination notices need to be made in writing.

10.3 If the Bidder(s)/ Contractor (s ) is a partnership or a consortium or a joint venture, this Integrity Pact shall be signed by all partners of the partnership or joint venture or all consortium members.

10.4 Should one or several provisions of this Integrity Pact turn out to be invalid, the remainder of this Integrity Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

10.5 Only those bidders / contractors who have entered into this Integrity Pact with the Principal would be competent to participate in the bidding. In other words, entering into this Integrity Pact would be a preliminary qualification.

10.6 In the event of any dispute between the Principal and Bidder(s)/ Contractor(s) relating to the Contract, in case, both the parties are agreeable, they may try to settle dispute through Mediation before the panel of IEMs in a time bound manner. In case, the dispute remains unresolved even after mediation by the panel of IEMs, either party may take further action as the terms & conditions of the Contract. The fees/expenses on dispute resolution through mediation shall be shared by both the parties. Further, the mediation proceedings shall be confidential in nature and the parties shall keep confidential all matters relating to the mediation proceedings including any settlement agreement arrived at between the parties as outcome of mediation. Any views expressed, suggestions, admissions or proposals etc. made by either party in the course of mediation shall not be relied upon or introduced as evidence in any further arbitral or judicial proceedings, whether or not such proceedings relate to the dispute that is the subject of mediation proceedings. Neither of the parties shall present IEMs as witness in



any Alternative Dispute Resolution or judicial proceedings in respect of the dispute that was subject of mediation.

For & On behalf of the Principal  
(Office Seal)

For & On behalf of the Bidder/ Contractor  
(Office Seal)

Place-----

Date-----

Witness:  
(Name & Address)

Witness:  
(Name & Address)







**CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL**

S. No	Description of Cover	Cover period	Sum Insured (Rs. in Crores)	Amount of Premium (In Rupees excluding taxes)	
				in figures	In words
1	Contractor's All Risk Insurance for Civil Works (Including Storage, erection, Transit of material from store to site of work, etc.)	63 months	604.80	xxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxxxxxxx

SN	Description of Cover	Sum Insured (Rs.)	Amount of Premium (In Rupees excluding taxes)	
			In figures	In words
2	ADDITIONAL INSURANCE COVERS			
a)	Escalation	10% of the Policy sum insured	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
b)	Third Party liability including cross liabilities	Rs. 10 crores	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
c)	Surrounding Properties with FLEXA	10% of the Policy Sum Insured	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
d)	STFI	Policy sum insured	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
e)	Earthquake	Policy sum insured	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
f)	Terrorism (Indian Terrorism Pool)	Policy sum insured	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
g)	Extended Maintenance Period	18 months	xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx

**Total Premium [Sl. No. 1 to 2] (In Figures) xxx**

**Total Premium [Sl. No. 1 to 2] (In words) xxx**

[illegible]

(a) FEA discount may please be considered in view of availability of Fire Fighting systems inside the Plant premises

(b) The Premium is to be quoted after applying discounts but excluding GST as applicable.

(c) The 100% premium of Terrorism cover will be paid up-front with the first instalment provided the same is mentioned separately by the bidders in the price bid subject to a maximum of the premium worked out in accordance with the rates of Indian Terrorism Pool after applying the discount in line with the Indian Terrorism Pool.

Signature and seal of the Bidders

## UNPRICED PRICE SCHEDULE

### Appendix I

1. As Tenderer at times commit errors of calculation, we are not asking for premium rates. These will be worked out subsequently. However, if a tenderer gives the same, it will be dealt in accordance with point no 6 of the section-I to the tender.
2. We will endeavour to give advance notice, as early as feasible, for extension and/or completion of a cover. However, no stipulation by the bidders for the minimum notice period will be accepted.
3. It is normal in case of a project that policy extension is sought by the insured. However, risk profile during such extension fundamentally remains the same.
4. The rate for extension beyond the policy period shall be specified by the Underwriter as below-

#### RATE FOR EXTENSION

Rate / Month in mille \*

CAR Cover	-	XXXXXXXXXXXXXXXXXXXXX.
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**\*CAR Cover Premium rate should be inclusive of premium for Add-on covers opted under the Policy.** The Premium rate is to be quoted after applying discounts but before applying GST as applicable.

5. Bidders are required to specify as to what %age of premium they will be willing to offer during the extension of the policy depending on the claim experience in the Annexure VI.



# BHARAT HEAVY ELECTRICALS LIMITED

CONTRACTOR'S ALL RISK POLICY

FOR

2X700 MW NUCLEAR POWER PLANT – TG ISLAND PACKAGE.

FOR

GORAKHPUR HARYANA ANU VIDYUT PARIYOJNA (GHAVP) UNIT 1 & 2  
AT FATEHABAD, HARYANA

CUSTOMER

NUCLEAR POWER CORPORATION OF INDIA LIMITED (NPCIL)

VOLUME – II

## PRICE BID

**BHARAT HEAVY ELECTRICALS LTD.**

**CORPORATE FINANCE**

BHEL HOUSE, SIRI FORT

NEW DELHI – 110 049.







## PRICE SCHEDULE

**CAR POLICY FOR CIVIL WORKS OF 2X700 MW NUCLEAR POWER PLANT – TURBINE ISLAND  
PACKAGE FOR GHAVP UNIT 1 & 2 AT FATEHABAD, HARYANA CUSTOMER NPCIL**

S. No	Description of Cover	Cover period	Sum Insured (Rs. in Crores)	Amount of Premium (In Rupees excluding taxes)	
				in figures	In words
1	<b>Contractor's All Risk Insurance for Civil Works</b> (Including Storage, erection, Transit of material from store to site of work, etc.)	63 months	604.80		

SN	Description of Cover	Sum Insured (Rs.)	Amount of Premium (In Rupees excluding taxes)	
			In figures	In words
2	ADDITIONAL INSURANCE COVERS			
a)	Escalation	10% of the Policy sum insured		
b)	Third Party liability including cross liabilities	Rs. 10 crores		
c)	Surrounding Properties with FLEXA	10% of the Policy Sum Insured		
d)	STFI	Policy sum insured		
e)	Earthquake	Policy sum insured		
f)	Terrorism (Indian Terrorism Pool)	Policy sum insured		
g)	Extended Maintenance Period	18 months		

**Total Premium [Sl. No. 1 to 2] (In Figures)** \_\_\_\_\_

**Total Premium [Sl. No. 1 to 2] (In words)** \_\_\_\_\_

**Note**

- (a) FEA discount may please be considered in view of availability of Fire Fighting systems inside the Plant premises
- (b) The Premium is to be quoted after applying discounts but excluding GST as applicable.
- (c) The 100% premium of Terrorism cover will be paid up-front with the first instalment provided the same is mentioned separately by the bidders in the price bid subject to a maximum of the premium worked out in accordance with the rates of Indian Terrorism Pool after applying the discount in line with the Indian Terrorism Pool.

Signature and seal of the Bidders



## Appendix I

1. As Tenderer at times commit errors of calculation, we are not asking for premium rates. These will be worked out subsequently. However, if a tenderer gives the same, it will be dealt in accordance with point no 6 of the section-I to the tender.
2. We will endeavour to give advance notice, as early as feasible, for extension and/or completion of a policy period is over. However, no stipulation by the bidders for the minimum notice period will be accepted.
3. It is normal in case of a project that policy extension is sought by the insured. However, risk profile during such extension fundamentally remains the same.
4. The rate for extension beyond the policy period shall be specified by the Underwriter as below-

### RATE FOR EXTENSION

Rate / Month in mille \*

CAR Cover

.....

**\*CAR Cover Premium rate should be inclusive of premium for Add-on covers opted under the Policy.** The Premium rate is to be quoted after applying discounts but before applying service tax as applicable.

5. Bidders are required to specify as to what %age of premium they will be willing to offer during the extension of the policy depending on the claim experience in the Annexure VI.