

Price- Bid

Voluntary Term Life Insurance for BHEL Employees.

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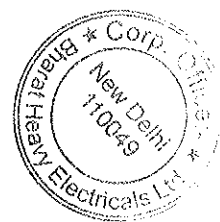
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Table#5: Sum Insured Rs. 50,00,000 to Rs. 99,99,999

Tables 5: Sum Insured Rs. 50,00,000 to Rs. 99,99,999		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50				
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(Signature and Seal of the Authorised Signatory of the Bidder)



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Age / Term	Sum Insured Rs. 25,00,000 to Rs. 49,99,999
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	Age / Item	Sum Insured Rs. 50,00,000 to Rs. 99,99,999
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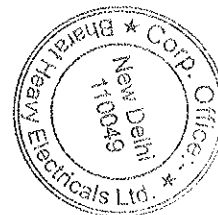


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Table#10: Sum Insured Rs. 25,00,000 to Rs. 49,99,999

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(Signature and Seal of the Authorised Signatory of the Bidder)

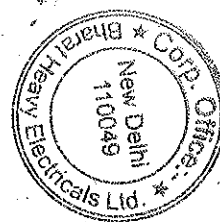


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Table#12: Sum Insured Rs. 1,00,00,000 to Rs. 1,99,99,999

Age / Sex	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
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(Signature and Seal of the Authorised Signatory of the Bidder)



Price Bid (Evaluation)- Annexure H

Sum Insured per Insured 1 Cr.

Age (completed years)	Policy Term (Years)	No. Of Male Employees (Non-Smoker)	Annual Premium Rate/ Per Lakhs of Sum Insured	Premium for Rs. 1 Crore	No. Of Male Employees (Smoker)	Annual Premium Rate/ Per Lakhs of Sum Insured	Premium for Rs. 1 Crore	No. Of Female Employees (Non-Smoker)	Annual Premium Rate/ Per Lakhs of Sum Insured	Premium for Rs. 1 Crore	No. Of Female Employees (Smoker)	Annual Premium Rate/ Per Lakhs of Sum Insured	Premium for Rs. 1 Crore
(A)	(B)	(C)	(D)	(E)=(CxDx100)	(F)	(G)	(H)=(FxGx100)	(I)	(J)	(K)=(IxJx100)	(L)	(M)	(N)=(LxMx100)
21	40	1			0			0			0		
22	40	3			0			0			0		
23	40	12			1			1			0		
24	40	17			2			2			0		
25	40	21			2			2			0		
26	40	31			3			6			0		
27	40	49			6			5			0		
28	40	118			13			9			0		
29	40	259			29			33			2		
30	40	566			63			61			3		
31	39	1066			118			113			6		
32	38	1489			166			122			7		
33	37	1750			195			137			7		
34	36	2003			222			134			7		
35	35	1997			222			107			6		
36	34	1932			215			96			5		
37	33	1648			183			93			5		
38	32	1438			160			79			4		
39	31	1166			129			63			3		
40	30	1103			123			44			2		
41	29	856			95			41			2		
42	28	649			72			33			2		
43	27	491			55			22			1		
44	26	475			53			14			1		
45	25	408			45			20			1		
46	24	399			44			34			2		
47	23	433			48			37			2		
48	22	410			46			43			2		
49	21	440			49			31			2		
50	20	456			51			29			2		
51	19	496			55			33			2		
52	18	551			61			46			2		
53	17	536			60			42			2		
54	16	543			60			44			2		
55	15	579			64			40			2		
56	14	662			73			40			2		
57	13	707			79			48			3		
58	12	874			97			62			3		
59	11	913			102			52			3		
60	10	0			0			0			0		
		27547	Total (E)		3061	Total (H)		1818	Total (J)		95	Total (M)	

GRAND TOTAL (PREMIUM) (Total E+H+J+M)

(Signature and Seal of the Authorised Signatory of the Bidder)

Note: Premium to be quoted exclusive of GST.

The evaluation of bids will be carried out by BHEL considering all employees (male non-smokers, male smokers, female non-smokers and female smokers) covered for a sum insured of Rs. 1 Crore with full policy term (Age 70 years or 40 years' policy period whichever is earlier) and policy payment mode yearly. Ratio of male non-smokers to male smokers has been assumed as 90:10 and Ratio of female non-smokers to female smokers has been assumed as 95:5.

Please note that the above evaluation criteria are for judging the lowest bidder only. The actual sum insured, policy period, payment term, mode of payment etc. may vary based on individual choices of the employee taking the policy.



Optional Rates

Riders	Sum Insured	Premium (As a % of Basic Premium)
Accidental Total and Permanent disability	1 Cr.	
Terminal and Critical illness benefit	50 Lakhs	
Accidental death	1 Cr.	

Premium (Based on payment Mode)		(As a % of Annual Premium)
Monthly		
Quarterly		
Half-Yearly		

Optional covers	Sum Insured	Premium (As a % of Basic Premium)
Spouse	50 Lakhs	
Pay till 60 years of age with life coverage till 70 years of completed age of the insured		
Any other, please specify		

Interest on overdue premium (% p.a)

(Signature and Seal of the Authorised Signatory of the Bidder)

