REPLY TO BIDDER'S QUERIES

CUGL		Bid Document for the Insurance Policy for CUGL's assets		Bid Document No.: CUGL/C&P/TEN2122/21,229,003 dated 18.05.2021	
Sr. No.	Bid Reference			Bidder's Queries/ Observation/Comments	CUGL Response
	Clause No	Page No.	Section	Subject		

Sr. No.	Clause No	Page No.	Section	Subject	Bidder's Queries/ Observation/Comments	CUGL Response
1	1 A)	52	Section-V	For All Fire Standard Fire and Special Perils Policies	1. Past three/five years claim experience 2. Proposed Sum Insured	1) Pls refer attached in Annex 1 for Claim data 2) Pls refer SOR for proposed Sum Insured
2	1 B)	52-53	Section-V	Machinery Breakdown Insurance Policy	1. Past three/five years claim experience 2. Proposed Sum Insured 3. Type of Machinery	1) Pls refer attached in Annex 1 for Claim data 2) Pls refer SOR for proposed Sum Insured 3) Machine Breakdown policy is not required
3	1 C)	53-54	Section-V	Burglary and Housebreaking Insurance Policy for CNG Stations (First Loss Basis)	1. Past three/five years claim experience 2. Proposed Sum Insured 3 Percentage of First loss basis	1) Pls refer attached in Annex 1 for Claim data 2) Pls refer SOR for proposed Sum Insured 3) Not clear
4	3	54	Section-V	Storage cum Erection Policy	1. Date on which first consignment unloaded or work started at site 2. Sum Insured details 3 Till date claim confirmation	1) Consignment will be received as per WO & material planning 2) Pls refer SOR for proposed Sum Insured 3) Pls refer attached in Annex 1 for Claim data
5	4	54	Section-V	Special Contingency Policy for Movable cascades	1 Sum Insured of movable cascades along with details of no of cascades 2 Past three/five years claim experience	1) Pls refer SOR for SUM insured 2) Pls refer attached in Annex 1 for Claim data
6	5	55	Section-V	Special Contingency Policy for Pipelines	1. Past three/five years claim experience 2. Proposed Sum Insured	1) Pls refer attached in Annex 1 for Claim data 2) Pls refer SOR for proposed Sum Insured
7	6	56	Section-V	Marine Open Declaration Policy	1. Commodity Details 2. Per Bottom Limit and Per Location limit details 3. Estimated Annual Turnover 4. Premium vs Claims details of Past three years	1) MDPE/CS Pipelines and relared materail & machinery items. 2) Average 30 Crores through out the year 3) Average 30 Crores 4) No Claim till date
8	7	56	Section-V	Fire insurance for Stores	1, Type of Store (Open or Closed) 2. Nature of Stocks 3. Sum Insured 4. Past Claim details	1) Both open & closed 2) MDPE/CS Pipelines and relared materail & machinery items. 3) Pls refer SOR 4) pls refer annexure 1 for claim data
9	8	56-57	Section-V	Theft and Burglary Policy for Stores	1. Past three/five years claim experience 2. Proposed Sum Insured 3. Type of Store (Open or Closed), If Open Please confirm security arrangements	1) Pls refer attached in Annex 1 for Claim data 2) Pls refer SOR for proposed Sum Insured 3) Both open & close with CCTV and security guard round the clock.
10	9	57	Section-V	Money Insurance Policy	1. Details of Maximum Sum Insured at any time any one location for Cash in defender safe and drop in safe at CNG stations along with total no station/office details which proposed for insurance 2. Details of Maximum Sum Insured at any time any one location for Cash on counter at CNG station including cash on the table and Cash on forecourt of CNG station including cash in salesman bag along with total no station/office details which proposed for Insurance 3 Past three/five years claim experience	1) INR 1 Crore in total at each loacion 1) INR 1 Crore in total at each loacion Pls refer Annex 1 for claim data
11	10	57	Section-V	Fidelity Insurance Policy	1 Proposed Sum Insured 2 As the policy is proposed on Floater unnamed basis, Please confirm total no of person which are to be covered 3 Past three/five years claim experience	1) Pls refer SOR for SUM insured 2) Approx 136 Persons 3) Pls refer Annex 1 for claim data
12	12	58	Section-V	Special Contingency Policy	1 Proposed total Sum Insured along with Sum Insured of each laptop 2 Age of the equipment's covered under EEI / MBD / All Risk 3 Descriptive list of machines / equipment along with Make, Model, YOM & Serial Nos. to be provided towards MBD / EEI / All Risk 4 Past three/five years claim experience	1) Pls refer SOR 2) Dell and ACER 3) Standard config 4) pls refer Annx 1 for claim data

CUGL			Bid Document for the Insurance Policy for CUGL's assets		Bid Document No.: CUGL/C&P/TEN2122/21,229,003 dated 18.05.2021	
Sr. No.	Bid Reference				Bidder's Queries/ Observation/Comments	CUGL Response
	Clause No	Page No.	Section	Subject		
13	15	58	Section-V	Public Liability Policy: Third Party	1. Estimated Annual Turnover 2 Limit of Any One Accident 3 Limit of any one Year 4 Past three/five years claim experience	1) Pls refer SOR for total coverage 2) No such limit specified 3) As per IRDA applicable guidelines 4) Pls refer Annex 1 for claim data
14	16	59	Section-V	Public Liability Act Only Policy	1. Estimated Annual Turnover 2 Limit of Any One Accident 4 Past three/five years claim experience	1) It is not feasible to estimate accident turnover 2) No such limit per accident 3) Pls refer Annx 1 for all claim data
15	17	59	Section-V	Directors and Officers Liability	1 Limit of Liability 2 Entity EPLI sub-limit 3 Entity Security sub-limit: 4 Satisfactory latest consolidated financial 5 Terms and conditions of previous policy, If available Please list a) Total number of shareholders b) Total numbers of shares issued c) Total number of shares held by Directors and Officers(both direct and beneficial) d) All holdings representing 15% or more of the Ordinary Share Capital of the Company giving the holder and the percentage held by each.	Pls refer CUGL web site for sharehoders information at www.cugl.co.in
16		66	Section-VII	SOR	Kindly provide SOR .	SOR has been provided on e-tender portal (https://cugl.abcprocure.com)
18					• 1A) SFSP of CNG Stations-Location and Item-wise Sum Insured breakup for S No. a) to f) is required.	Bids to be submitted as per SOR only.
19					• 1B) There is mention of requirement of Machinery Breakdown policy but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full Machinery details including Year of make and Sum Insured.	Machine break down policy not required as all assets are covered under AMC.
20					• 1C) There is mention of requirement of Burglary policy but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full details of Sum Insured.	Bids to be submitted as per SOR only.
21					• 2) There is mention of requirement of SFSP for dispensers but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full coverage details with Sum Insured breakup.	Bids to be submitted as per SOR only.
22					• 3) There is mention of requirement of Storage cum Erection policy but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full coverage details with Sum Insured breakup.	Bids to be submitted as per SOR only.
23					• 7) SFSP for Stores – It is mentioned that some stocks is kept in open and some in 'Kachha' stores. Please provide Sum Insured break up of these.	60% kept in open 40% kept in closed
24					• 11) There is mention of requirement of Burglary policy for Fire Safety equipments but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full coverage details with Sum Insured breakup	Bids to be submitted as per SOR only.
25					• 14) There is mention of requirement of FIRE and Burglary policy for building and contents but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide full coverage details with Sum Insured breakup	Bids to be submitted as per SOR only.

KANPUR

Sr. No.	Bid Reference: Clause No	Page No.	Section	Subject	Bidder's Queries/ Observation/Comments	CUGL Response
26					• 15) and 16)- Public Liability policy is mentioned twice , Please mentioned which coverage is required -Public Liability act Act or standard Public liability-Industrial policy?	standard Public liability-Industrial policy
27					• 18) There is mention of requirement of Vehicle Insurance but there is no option to bid for this in the SOR form on Tender Portal. Please clarify. If this is to be added kindly provide RC and previous Insurance of all vehicles.	Bids to be submitted as per SOR only.
28					• Deterioration of stocks is mentioned at multiple places. Please note this cover is for Cold Storage only. This is for your information.	OK
30		61	General Terms and conditions		• LETTER OF INTENT' shall mean the intimation by a letter / fax to the insurer that the tender has been accepted in accordance with provisions contained in the letter. The responsibilities of the insurer commences from the date of premium receipt or policy due date whichever is later as section 64VB, Insurance Act 1938 issue of this letter and all the terms and conditions of contract are applicable from this date.	OK
31					• It is normal in case of operation, policy extension is sought by the insured. However, risk profile during such extension fundamentally remains the same. In view of this CUGL will reserve the right to pay pro-rata premium during the extended period. As per attached IRDAI guideline property policies cannot be extended for short term. Policy can be renewed for one year only and renewal premium is subject to change.	OK
32					please note D&O Policy does not come under tariff guidelines. D&O deductible varies from company to company. Please confirm the expiring deductible under D&O Policy so as it is same for all bidders.	Standard IRDA guidelines may be followed.
33					(See attached file: IRDAI Guidelines on standard products for Dwellings Micro and Small Businesses_Tender insurance _2021_PRICE BID FORM	Automatic Extension of Period Clause is not related to us
34					Please share below details for the purpose of submitting our bid: 1) Claims details in below format for all policies (Sr. No. 1 to 11) mentioned in attached Price Bid Excel Year No. of Claims Amount Claimed (Rs.) Amount Settled (Rs.) Nature of Claims 2020-21 2019-20 2018-19	Pls refer Annex 1 for all Claim data
35					Please confirm the expiry dates of current policies. Please share the existing policy coverages of expiring policies.	02/07/2021
36					Please confirm the highest SI value at a single location with location pincode.	Rs 4-5 cr (approx), both at Kanpur & Bareilly.
37					Please confirm the Sum Insured (SI) value of office locations in Kanpur (Excluding Electronic Equipments) from SI of Rs. 97,84,07,460/-	Refer SOR
38					Please confirm the Sum Insured (SI) value of office locations in Bareilly (Excluding Electronic Equipments) from SI of Rs. 22,83,74,411/-	Refer SOR

CUGL			Bid Document for the Insurance Policy for CUGL's assets		Bid Document No.: CUGL/C&P/TEN2122/21,229,003 dated 18.05.2021	
Sr. No.	Bid Reference				Bidder's Queries/ Observation/Comments	CUGL Response
	Clause No	Page No.	Section	Subject		
39					Under Stores please confirm the SI bifurcation of Rs. 30 crores as per below format. Location Stores / Open Stores / Closed Kanpur Bareilly	60% kept in open 40% kept in closed
40					Under Cash Insurance please confirm the location wise SI of Cash in transit and Cash in Safe	Total 6 locations (5 in Kanpur & 1 in Bareilly), Total coverage as per SOR.
41					Please confirm if Cash Insurance in attached Price Bid Excel also includes Fidelity Insurance. If yes then please share the annual sum insured bifurcation for Money and Fidelity separately.	Both the risk to be covered within the SUM insured coverage.
42					We understand that we have to quote only for policies mentioned in attached Price Bid Excel and NOT for Sr. No(s). 1B (Pg 52); 1C (Pg 53); 2, 3 (Pg 54); 10 (Pg 57); 11, 13, 14 (Pg 58); 16 and 18 (Pg 59).	Bid to be submitted as per SOR
43		63			B) DOCUMENTS FOR REPLACEMENT / REPAIR COST: In case CUGL restore operation by drawing any machine / material from stores & the Purchase order / Bill is not available, then CUGL will obtain a proforma Quotation / invoice from the suppliers & will calculate the landed cost till CUGL's site & Insurance Company will settle the claim on the basis of workings produced by CUGL. In case insured replace the item from store and claim for new replacement cost, CUGL have to furnish reinstatement / new replacement bill. We regret Quotation/ PO will not suffice the purpose. In case of absence of new replacement / reinstatement invoice, assessment will be made on cost of item replaced from store.	Claims should be as per standard process.
44					C) ON-ACCOUNT PAYMENTS AGAINST CLAIMS: In case of net claims exceeding Rs. 1 lakh, the insurer shall promptly make an on-account payment of upto 75% of the claimed amount subject to admissibility of loss and surveyor's recommendation within one week without waiting for completion of formalities once the claim is established. In other words, on account payment will become due on establishment of prima facie admissibility of the claim which will be worked out on the basis of estimated value without asking for quotations etc. The balance amount of the claim shall be settled and paid within 21 30 days after submission of all relevant last documents. (as per IRDAI guidelines)	Standard IRDA guidelines may be followed.

Bidder are required to submit the "REPLY TO BIDDER'S QUERIES' alongwith the bid duly singed & stamped.

CENTRAL U.P. GAS LIMITED KANPUR

ANNEXURE-1

Claim details

Year	No. of Claims	Amount Claimed (Rs.)	Amount Settled (Rs.)	Nature of Claims
2020-21	27	1550000	1417793	Gas pipeline damage
2019-20	18	850000	610172	Gas pipeline damage
2018-19	20	1500000	1472969	Gas pipeline damage