



REPLY TO BIDDER'S QUERIES-II		
 Bid Document for the Renewal of Insurance Policy of CUGL's assets		Bid Document No.: CUGL/C&P/TEN2324/28 dated 20.05.2022 (E-Tender No. 55074)
Sr. No.	Bidder's Queries/ Observation/Comments	CUGL Response
1	In case of fire policies required under serial no 01 & 02, kindly share the value and nature of stock against which cover for " DETERIORATION OF STOCK DUE TO POWER FAILURE " has been sought.	Kanpur and Bareilly- above 50 Cr., Jhansi & Unnao below- 50 Cr., Final sum insured provide at the time of policy issuance and DETERIORATION OF STOCK DUE TO POWER FAILURE as per Standard Fire, Special Perils Policy & Terrorist policy
2	Please share the bifurcation of sum insured for each location or the value declared will be combined for various locations declared.	Bifurcation of sum insured to be provided at the time of policy issuance.
3	At serial no 4 " PUBLIC LIABILITY " cover with SUM INSURED: RS.20=00 CRs, Please clarify whether cover is required as per "PUBLIC LIABILITY -ACT ONLY " POLICY.	Industrial Risks Policy
4	At SERIAL NO: 6 " MARINE POLICY " please share the <u>details/nature of consignment and single carrying limit</u> .	Single carrying limit upto 3 Cr.
5	At serial no: 11: LCV CASCADE with GAS, Kindly share the value of each vehicle and no of such vehicles along with registration details, if any.	Details to be provided at the time of policy issuance.
6	Please share updated Claim Details in below format for all policies from 2020-21 to 2021-22	Attached Annex-1
7	Claims vs premium details for last 3 years for each policy (separately)	Claim details of last three year is attached Annex-1
8	Bifurcation of sum insured for Store Spares in open and closed.	Details to be provided at the time of policy issuance.
9	Understand that we need to quote for the policies mentioned in BOQ only. The tender mentions about MBD also.	Policies will be issued as per Tender SOR
10	Number of employees for fidelity insurance	Average no 30 employees each eng station including vendor staff
11	Marine-Please specify exact subject matter to be cover in Marine policy	Only material shift form CUGL store to store and CUGL site at Kanpur, Bareilly, Jhansi & Unnao
12	Marine-PBL/PLL limit as only SI is mentioned in the tender sheet.	Single carrying limit upto 3 Cr.
13	Also confirm the losses details in past 3 years.	Attached Annex-1
14	If any losses, please also share year wise declared sum insured and paid premium in past 3 years	not applicable
15	we need previous year policy copies and claim experience details of past 3 years to quote best to insure the assets of your esteemed organization as per tender.	Last three year claim details is attached in Annex-1
16	It is requested to provide us claim details against each policy for past 3 years for which renewal premium quote is sought.	Attached Annex-1
17	Please disclose the Incurred Claim Ratio (ICR) for last three years of items wise for policies proposed for insurance as per SOR at Page 68 of the tender document.	Attached Annex-1

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18	Bifurcation of Sum Insured location wise of Sr no. 1 of SOR at Page 68 of the tender document i.e. Sum Insured for Kanpur, Unnao and Jhansi	Kanpur and Bareilly- above 50 Cr, Jhansi & Unnao below- 50 Cr., Final sum insured provide at the time of policy issuance
19	Bifurcation of Sum Insured location wise of Sr no. 3 of SOR at Page 68 of the tender document i.e. Sum Insured for Kanpur, Bareilly and Jhansi	Kanpur and Bareilly- above 1 Cr, Jhansi below- 50 Lakhs., Final sum insured provide at the time of policy issuance
20	Bifurcation of Sum Insured location wise of Sr no. 7 of SOR at Page 68 of the tender document i.e. Sum Insured for Kanpur and Bareilly	Kanpur and Bareilly- above 100 Cr, Jhansi below- 50 Cr., Final sum insured provide at the time of policy issuance
21	Further also confirm whether any bidder can issue a package policy covering one or more risk of SOR or Bidder has to issue separate policy for each item (Sr no.) of SOR at Page 68.	As per IRDA guideline
22	For this section-SOR-1, please confirm whether the value of all assets (BUILDING, PLANT & MACHINERY, STOCK etc) at any of the various locations to be covered will be above 50=00 CRs.	NO

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



CLAIMS DETAILS

Year	No. of Claims	Amount claimed	Amount Settled	Nature of claims
2020-21	27	1550000	1417793	Gas pipeline claims settlement details from insurance policies in ref of tender during FY 2020-21
2021-22	146	3000000	2141281	Gas pipeline claims details from insurance policies in ref of tender during FY 2021-22
2022-23	129	3037624	2067284	Gas pipeline claims details from insurance policies in ref of tender during FY 2022-23

