



Y.R.G.CARE

**Request for Proposals (RFP) for
Personal Accident Insurance Cover – Lot 1
Group Medical Insurance Cover – Lot 2**

Issued by:

**YR Gaitonde Medical, Educational and Research
Foundation**

RFP_001_2025

For Further information regarding this RFP contact rfp@yrgcare.org

Please always mark your subject line with RFP_001_2025

TABLE OF CONTENT

Sl.No.	Description	Page No.
1	REQUEST FOR PROPOSALS (RFP) FOR PROVISION OF PERSONAL ACCIDENT INSURANCE (Lot 1) & GROUP MEDICAL HEALTH INSURANCE COVERAGES (Lot 2) TO YR Gaitonde Medical, Educational and Research Foundation STAFF	3
2	INTRODUCTION OF YR Gaitonde Medical, Educational and Research Foundation	3
3	OBJECTIVE	3
4	REQUIRED SERVICES	3
5	PROPOSAL REQUIREMENTS	4
6	TENTATIVE PROCUREMENT SCHEDULE	5
7	INFORMATION TO POTENTIAL FIRMS	5
8	POINT OF CONTACT	6

REQUEST FOR PROPOSALS (RFP) FOR PROVISION OF PERSONAL ACCIDENT INSURANCE COVERAGE- Lot 1 & GROUP MEDICAL HEALTH INSURANCE COVERAGE – Lot 2

PURPOSE / OBJECTIVE

YR Gaitonde Medical, Educational and Research Foundation, a registered Public charitable trust is soliciting proposals for providing annual Personal Accident Insurance Coverage and Annual Group Medical Health Insurance Coverage services to its staff members across its offices in India. This RFP is seeking services from qualified, professional insurance firms providing these services.

INTRODUCTION OF YR Gaitonde Medical, Educational and Research Foundation

The YR Gaitonde Medical, Educational and Research Foundation, honours the memory of Late Shri Yeshwant Raghunath Gaitonde. Founded in 1985, the Foundation pioneers public health initiatives. The foundation's expertise includes HIV clinical care for patients living with HIV, outreach prevention services, medical and counselling training, and clinical, laboratory and behavioural research.

PROJECT DESCRIPTION

YR Gaitonde Medical, Educational and Research Foundation is issuing this Request for Proposals (RFP) for the purpose of inviting submittal of Proposals from public and private insurance companies including brokering firms interested in providing professional health and / or accident insurance coverage services for its staff members across India. Proposals are invited for selection and award of contract.

REQUIRED SERVICES

Personal Accident Insurance Coverage - Lot 1

Total Staff = 830

Sum Insured = INR 10,00,000

Coverage reach = 24-hour

Coverage dates = 20th May 2025 – 19th May 2026

Details of offer to include among other relevant information:

- 1. List of Documentation needed with claims**
- 2. Process followed to add new employees**
- 3. If there is a self-service tool available to the client**

Detailed Fee proposal for all above features & other features being offered or excluded.

Group Medical Health Insurance Coverage – Lot 2

Minimum benefits / features

- ❖ Coverage INR 5,00,000
- ❖ Maternity coverage
- ❖ Day 1 cover for neo-natal
- ❖ Room rent for in-patient / ICU
- ❖ ICU treatment
- ❖ Corporate Buffer

PROPOSED number of staff

Employees = 785

Dependants = 165

Coverage dates 20th May 2025 – 19th May 2026

PROPOSAL DESCRIPTION

- i) Coverage for reimbursement of Hospitalisation Expenses
- ii) Reimbursable expenses under the policy
- iii) Period of pre-treatment hospitalisation medical costs – maximum days
- iv) Period of post-treatment hospitalisation medical costs – maximum days
- v) Ambulance services
- vi) Maternity expenses ceiling
- vii) Waiting period waiver
- viii) Pre-existing cover opted
- ix) Deletion of 30 days waiting period
- x) Deletion of 2/4 year exclusion
- xi) Limit of additional ambulance charges / person
- xii) Exclusions
- xiii) Name of the Insurance Company proposed
- xiv) Which alternative form(s) of medicine does your policy cover?

Fee proposal for the above & other features being offered or excluded

COMPANY OVERVIEW: (Maximum 1 Page)

Provide an overview of the company detailing the total number of professional staffs, Claim Settlement Ratio, the history of the company, the ownership structure. Kindly share your organisational policy in relation to

- Coverage of People Living with HIV
- Trans Individuals

EVALUATION OF PROPOSALS

- YR Gaitonde Medical, Educational and Research Foundation reserves the right to reject any or all the responses received in response to this RFP without assigning any reason.
- YR Gaitonde Medical, Educational and Research Foundation reserves the right to award the contract for either of or both the lots to the selected firm.

TENTATIVE PROCUREMENT SCHEDULE

Date	Project Description
02nd May 2025	RFP Issued
06th May 2025	All enquiry related to the RFP submitted via email to rfp@yrgcare.org
07th May 2025	Clarifications from YR Gaitonde Medical, Educational and Research Foundation issued
10th May 2025	Offers to be submitted by 23:59 hrs
16th May 2025	Award of Contract to selected firm

INFORMATION PROVIDED

Accidental Insurance

- | | |
|----------------------|-------------------------------------|
| 1. List of Employees | - Annexure 1 |
| 2. Claim dump | - Annexure 2 (None: Not applicable) |
| 3. Claim MIS | - Annexure 3 (None: Not applicable) |
| 4. Policy document | - Annexure 4 |

Group Medical Insurance

- | | |
|----------------------|--------------|
| 1. List of Employees | - Annexure 1 |
| 2. Claim dump | - Annexure 2 |
| 3. Claim MIS | - Annexure 3 |
| 4. Policy document | - Annexure 4 |

POINT OF CONTACT

All communication and questions regarding the project should be directed to:

The generic Mail Box: rfp@yrgcare.org

Name & Address of the Company

YR Gaitonde Centre for AIDS Research and Educational (YRGCARE)
No. 58, Alsa Garden, Harrington Road, Gilchrist Avenue,
Chetpet, Chennai- 600031.

Administration Address:

Registered Address: