

PROCEEDINGS OF THE PRE-BID MEETING HELD UNDER THE CHAIRMANSHIP OF SH. HUSSAN LAL, IAS, MANAGING DIRECTOR PHSC ON 21.12.2015 AT 10.00 AM IN THE COMMITTEE ROOM OF THE PHSC REGARDING PERSONAL ACCIDENT POLICY COVER OF RS. 5.00 LACS UNDER BHAGAT PURAN SINGH SEHAT BIMA YOJANA.

A list of the participants is enclosed as **Annexure**

2. Following points were raised against which replies given are as under;

Points raised	Reply / Decision
The period of liability after the accident has not been specified	It was decided that in case of accident within the policy period, the liability of the company will be there in case the death or disability occur within 12 months.
It was raised by all the companies that premium in PA policies are paid in advance.	It was clarified that premium of installment which has been linked with the Health Insurance Policy, however, amount of 1 st installment will be paid as Rs. 25.00 lacs instead of Rs. 10.00 lacs.
Companies asked for exclusion of refund premium clause.	Not agreed.
Companies asked for approximate date of closer of enrollment.	It was clarified that since, recently, we have made certain modifications in the software, so the period cannot be specified at this stage.
Companies asked for the cost of seat for 104.	It was specified that no extra cost is to be paid by the companies for this.
It was clarified by the companies that any accident, which occur due to influence of alcohol or drug will not be honoured as per IRDA Guidelines.	Agreed.
Companies asked for clarification regarding commencement of the policy.	It was clarified that policy will commence from 1.1.2016 and will be co-terminus with the main Health Insurance Policy i.e. 31.10.2016.

ANNEXURE

LIST OF THE PARTICIPANTS

ON BEHALF OF THE PHSC

Sh. Vipin Sharma
Director P&F (PHSC)

Sh. Puneet Sethi
Technical Analyst, PHSC

Sh. Joga Singh
Accountant, PHSC

ON BEHALF OF THE COMPANIES

Sh. Rajesh Sharma
The Oriental Insurance Co.

Sh. Hitesh Gandhi
IFFKO Tokio GIC Ltd

Sh. Tara Chand
The Oriental Insurance Co.

Sh. Anil Grover
United India Insurance Company

Sh. Manjit Singh
The Oriental Insurance Co.

Mrs. Geetika
Chola Mandalam Insurance Co.

Sh. Rajesh Talwar
National Insurance Company

Sh. Manish Kumar
Tata AIG GIC Ltd

Sh. Bhupinder Singh
National Insurance Company

Sh. Sahil Chopra
Bajaj Allianz GIC Ltd

Sh. Aman Manchanda
ICICI Lombard GIC Ltd

Sh. T.S.Kaith
The New India Assurance Co. Ltd

Sh. Anil Kumar Thakur
Reliance GIC Ltd

Sh. Pankaj Katoch
Reliance GIC Ltd