

**LIMITED TENDER-FOR PARTICIPATION TO WHOM IT IS ADDRESSED TO**

	<p><b>THE STATE TRADING CORPORATION OF INDIA LIMITED</b> <b>(A Government of India Undertaking)</b> <b>AHMEDABAD REPRESENTATIVE OFFICE</b> <b>www.stclimited.co.in</b> <b>Flat no 702, Haridarshan Apartment, Near Parimal</b> <b>Underpass, Paldi, Ahmedabad -380007</b></p>
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REF NO. STC/AHD/INS/1/2025-26

DATE:03.04.2025

SUB: LIMITED E- TENDER TO INVITE QUOTATIONS FROM FOUR EMPANELLED CONSULTANT OF STC FOR THE RENEWAL OF INSURANCE POLICY NO **141700/11/2025/36** FOR STC'S BUNGALOWS NO 2 AND 3, NEAR SANTOSHI MATA MANDIR, WARD 2/B, ADIPUR DIST – KUTCH, GUJARAT - 370201 FOR FURTHER PERIOD OF ONE YEAR. i.e 11.04.2026

	DATED	TIME
TENDER CLOSING	07.04.2025	11:00 AM
BID OPENING	07.04.2025	11.30 AM

STC INVITES QUOTATION FROM STC'S EMPANELLED FOUR CONSULTANT FOR ABOVE REFERRED LIMITED TENDER FOR RENEWAL OF ABOVE CITED POLICY FOR FURTHER PERIOD OF ONE YEAR AS PER DETAILS MENTIONED IN ANNEXURE – I ENCLOSED HEREWITH.

Bids must be uploaded online using e-Procurement portal of NIC ([eprocure.gov.in](http://eprocure.gov.in)) in the prescribed format along with all necessary documents and information requested herein.

The bids may be uploaded online latest by 11:00 HRS(IST) on 07.04.2025, and will be opened at 11:30 HRS (IST) on 07.04.2025

All details regarding the subject NIT are available on websites: [stclimited.co.in](http://stclimited.co.in) and [www.eprocure.gov.in/eprocure/app](http://www.eprocure.gov.in/eprocure/app). Any change/modification/ corrigendum in connection with this NIT will be intimated through one or more of these websites only. Prospective bidders are therefore requested to visit above mentioned websites regularly to keep themselves updated. STC shall not be liable to send any individual information or issue a public notice.

The participating insurance Companies through the STC's Empanelled consultant should fulfill the following:

1. It should be registered with and licensed by IRDA.
2. The quote should be submitted by the Chennai office of the Insurance Companies.
2. The Insurance companies quotes should be accompanied by an authorization letter signed by Regional/Divisional officers authorized to submit offers.
3. As far as excess is concerned, it should be as per Tariff.
4. The insurance Company so appointed for the above tender would ensure submission of insurance certificate, bills and other related documents within 24 hours from the date and time of placement of Insurance Business.
5. The insurance claim, if any, would also be settled within 15 days after submission of all documents by STC to Insurance Company.

#### **1. Instructions for filling the e-bid**

- a) Bids are invited via limited e-bid process for the renewal of insurance policy for assets at Cochin representative office flats including burglary with theft and RSMD, Fire for further period of one year.
- b) Bids have to be uploaded online only via <https://eprocure.gov.in/eprocure/app> (the e-procurement portal of NIC). No bids shall be accepted in hard copy or any other form.
- c) For submission of e bids, bidders are required to get themselves registered with NIC's central Public Procurement (CPP) portal (<https://eprocure.gov.in/eprocure/app>) using Class –III digital signature certificate. All the details mentioned during registration / enrolment process should be correct and true. Bidders have to abide by all the terms and conditions mentioned during registration process.
- d) Bidders are advised in their own interest to upload the online bids well before the bid document submission Closing date and time (as per server system clock of CPP). STC shall not be responsible for any delay or the difficulties encountered by the bidder during submission of bids at the eleventh hour on account of any technical or other issues.
- e) For any queries relating to the process of online bid submission or queries relating to Procurement Portal (<https://eprocure.gov.in>), the bidders may contact CPP Portal Helpdesk on Tel No's 0120-4001-002, 4001-005, 6277- 787 and email ID support-eproc@nic.in.
- f) Bidders may regularly visit STC website for any information / clarification / addendum / corrigendum etc. related to this bid, processing of bids received, award of job, pre bid meet decisions etc. STC shall not be liable to send any information individually or publish a public notice for any further information

- regarding this bid in newspapers.
- g) Portal for Online Submission is <https://eprocure.gov.in/eprocure/app>
  - h) STC may ask the bidders to submit any or all the documents in original or any additional information as part of their online bid anytime during the bid process.
  - i) Bidder has to satisfy STC for ensuring sufficiency of documents necessary for Tender evaluation at his cost if so desired by STC.
  - j) The bid document available on e-procurement portal shall be taken as final. STC reserves its right to ask for more document as “Clarification/supporting” only for verification of the uploaded documents. Decision of STC will be final and binding in this regard.

2. Bidder’s Responsibility:

- Although all details presented in this bid document have been compiled with all reasonable care, it is the bidder’s responsibility to ensure that the information provided is adequate and clearly understood.
- Site visit for understanding of risk, “Applicable Special Feature Discounts”. Etc. has to be done by bidder at its own risk and cost.
- Bidder’s quotation is the responsibility of the bidder and no relief or consideration can be given for errors and omissions.

**General**

YOU MAY QUOTE THE MOST COMPETITIVE OFFER FROM GOVT. INSURANCE COMPANIES, THROUGH STC’S EMPANNELED CONSULTANT FOR THE RENEWAL OF INSURANCE POLICY NO **141700/11/2025/36** FOR STC’S BUNGALOWS NO 2 AND 3, NEAR SANTOSHI MATA MANDIR, WARD 2/B, ADIPUR DIST – KUTCH, GUJARAT - 370201 FOR FURTHER PERIOD OF ONE YEAR. i.e 11.04.2026 AS DETAILED IN QUOTATION SLIPS. IN ADDITION, PLEASE NOTE THAT THE SUM INSURED IS BASED ON RIV VALUE AND THE INSTATEMENT CLAUSE SHOULD INVARIABLY BE MENTIONED IN THE POLICIES. PLEASE NOTE THAT THE SUM INSURED IS PROVISIONAL AND CAN BE REVISED AT ANY POINT OF TIME.

STC reserves the right to award the policy to the lowest bidder. In case of award of work to the insurance company, they are required to issue the cover note immediately after receipt of payment of premium by cheque/ RTGS/ NEFT, and Policy wordings are required to be submitted to STC within 07 days of receipt of cheque/RTGS/ NEFT. Final policy will be issued within 15 days after receipt of comments from STC, if any.

**(Abhishek Bansiwala)**

**Manager Encl:**

**ANNEXURE-I**

**QUOTATION SLIP**

THE RENEWAL OF INSURANCE POLICY NO **141700/11/2025/36** FOR STC'S BUNGALOWS NO 2 AND 3, NEAR SANTOSHI MATA MANDIR, WARD 2/B, ADIPUR DIST – KUTCH, GUJARAT - 370201 FOR FURTHER PERIOD OF ONE YEAR. i.e 11.04.2026

1.	Insured	As per the policy attached
2.	Address of the Insured	As per the policy attached
3.	Nature of business activity	A premier International Trading House under Ministry of Commerce and Industry, Government of India.
4.	Locations to be covered	As per policy attached
5.	Period of Insurance	<u>12.04.2025 to 11.04.2026</u>
6.	Subject Matter to be covered	As per the policy attached
7.	Type of Policy	As per the policy attached
8.	Sum Insured(Rs.)	As per the policy attached
9	Claim experience	Nil
10.	Excess per Event	Minimum Excess as per Tariff
11.	Claim Settlement Procedure	AS PER IRDA GUIDELINES.

## **ANNEXURE –II**

### **PRICE BID**

boqcochin.xls [Compatibility Mode] - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

ABC Spelling Research Thesaurus Translate New Comment Delete Previous Next Show/Hide Comment Show All Comments Show Link Protect Sheet Protect Workbook Share Workbook Track Changes

PRICE SCHEDULE  
(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

Name of the Bidder/  
Bidding Firm /  
Company :

PRICE SCHEDULE  
(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

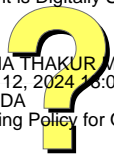
NUMBER #	TEXT #	NUMBER #	TEXT #	NUMBER #	NUMBER #	TEXT #
SL. No.	Item Description	Quantity	Units	BASIC RATE In Figures To be entered by the Bidder Rs. P	TOTAL AMOUNT Without Taxes	TOTAL AMOUNT In Words
1	2	4	5	13	53	55
1	FOR THE RENEWAL OF INSURANCE POLICY NO 141400/11/202383 FOR STC'S BUNGALOWS NO 2 AND 3, NEAR SANTOSHI MATA MANDIR, WARD 2/B, ADIPUR DIST - KUTCH, GUJARAT - 370201 FOR FURTHER PERIOD OF ONE YEAR. i.e 11.04.2026	1,000	Nos		0.00	INR Zero Only
Total in Figures					0.00	INR Zero Only
Quoted Rate in Words					INR Zero Only	

Ready 73% 11:30 AM 03-Apr-25

**Price Bid must be uploaded separately in the Price Bid section only, in BOQ Format.**

**The prices should be quoted strictly as per coverage, terms and conditions, excess etc. as defined in quotations slips. Amount in words shall prevail in case of difference of amount between figures and words.**

**THE UNCONDITIONAL COMPLIANCE WITH THE ABOVE WOULD BE A PREREQUISITE FOR OPENING OF PRICE BID. SUBJECTIVE/PART COMPLIANCE WILL NOT BE ENTERTAINED WHICH MUST PLEASE BE ENSURED**



**ORIENTAL INSURANCE BHARAT GRIHA RAKSHA DWELLING CO-  
OPERATIVE HOUSING SOCIETY POLICY SCHEDULE**

Policy No	: 141700/11/2025/36	Prev Policy No	: 141400/11/2024/27
Cover Note No	: -	Cover Note Dt	:
Insured's Name	: 94314900 - THE PRESIDENT OF INDIA A/C STATE TRADING CORPORATION OF INDIA LTD (GSTIN: 0)	Issuing Office	: 141700 - BO MANINAGAR AHMEDABAD (GSTIN: 24AAACT0627R2Z4)
Address	: Plot No : 330, C24 ward no:12B Gandhidham, kutch.  KACHCHH BHUJ GUJARAT 370201	Address	: 3rd Floor, H J House Nr. Rambaug Police Station, Maninagar Ahmedabad - 380008 Ph.25452381/82 - Fax: 079-25452384 GUJARAT 380008
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 079 / 079 25452384 / 141700@orientalinsurance.co.in

**Agent/Broker Details**

Dev.Off.Code :  
Agent/Broker : LC0000000179 (1149)UNISON INSURANCE BROKING SERVICES P LTD  
Address : 601-602 ,6TH FLOOR AURAM NR VASNA,HP PETROL PUMP MARKAND DESAI RAOD  
VADODARA 390015 GUJARAT INDIA,MOB NO 7046260647,BARODA,GUJARAT,396007  
Tel/Fax/Email : 0265-2252274/9890791119/0265-2356033/

Period of Insurance : FROM 00:00 ON 12/04/2024 TO MIDNIGHT OF 11/04/2025  
Collection No & Dt : CHQ 3065000719 - 12/04/2024 GST INVOICE NO :242319724 UIN :0  
Gross Premium : 234 GST : 42 Stamp Duty : .5 Total : 276

Co Insurance Details : None

**RISK DETAILS**

1 Location of the Risk : SRC Bungalow No:2&3, Ward No: 2B, Adipur, Gandhidham  
  
GUJARAT  
KACHCHH BHUJ  
370201  
KACHCHH

Risk Description : Dwelling Co-operative Housing Society

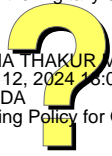
Block Description : 1

SMI Desc	Nature of Stock	Sum Insured
Building		2,30,000

Place :  
Date : 12/04/2024



IRDA-REGNO-556



Attached to and forming part of policy number 141700/11/2025/36

Cover Wise Details : Cover Name	Sum Insured	Premium
Fire Basic Cover	2,30,000	28.00
Terrorism Cover	2,30,000	18.00
Earth Quake Cover	2,30,000	58.00
STFI Cover	2,30,000	34.50

### SCHEDULE OF PREMIUM

TOTAL PREMIUM	234
STAMP DUTY	.5
ADD:SGST	21
ADD:CGST	21
TOTAL AMOUNT	276

Total Sum Insured In Words : Indian Rupees Two Lakhs Thirty Thousand Only

Total Premium In Words : Indian Rupees Two Hundred Seventy-Six Only

### Excess / Deductible :

The following minimum deductibles are applicable based on per Location Sum Insured of the policy.

Sum Insured Band per Location (including endorsements, if any)	Material Damage	
	% Of Claim	Subject to Minimum deductible in INR.

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

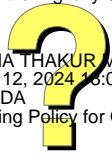
1. Exclusions:10. Any reduction in market value of any Insured Property after its repair or reinstatement.
2. Exclusions:1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Exclusions:11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area
4. Exclusions:12. Costs, fees or expenses for preparing any claim.
5. In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Office
6. Exclusions:13. Cyber Risk Exclusion Clause
7. Exclusions:14. Communicable Disease Exclusion Clause
8. Exclusions:15. Sanction and Embargo Clause
9. Exclusions: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:
10. Coverages: Fire.-- Explosion or Implosion. Lighting.-- Earthquake, volcanic eruption, or other convulsions of nature. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
11. Coverages: Bush fire, Forest fire, Jungle fire. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
12. Coverages: Acts of terrorism (Coverage as per Terrorism Clause attached.) Bursting or overflowing of water tanks, apparatus and pipes. Leakage from automatic sprinkler installations.
13. Exclusions: 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances
14. Exclusions: 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not),

Place :

Date : 12/04/2024



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**Attached to and forming part of policy number 141700/11/2025/36**

- civil war, mutiny, civil commotion amounting to a popular rising
15. Exclusions:3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from Bharat Grih Suraksha 24 any nuclear waste from combustion of nuclear fuel, or the radioactive,
  16. Exclusions:4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.
  17. Exclusions:5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity
  18. Exclusions:7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
  19. Exclusions:8. Loss or damage to any Insured Property removed from Your Home to any other place.
  20. Exclusions:9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

Financier's Names are as stated herein:

None

Dear Customer,

Fire Insurance Policy issued to you intends to indemnify you in the event of a loss as defined in the Policy. We as your Insurers are keen to meet our obligations under the Policy within shortest possible time and therefore request you to extend your utmost cooperation.

We indicate below a List of Dos and Don'ts on your part in the event of a loss for which you may choose to prefer a claim under the Policy. Kindly note that these are broad indications only and not the entire set of your obligations under the Policy as a future loss and its nature can not be visualised in full at this stage. However, your compliance of these dos and don'ts shall help us to process your claim faster and therefore please take a note of these and help us to serve you better and faster.

**Dos after receiving the Policy document:**

1. Please take a photocopy of the Policy and your proposal form and keep them in a safe place.
2. Please go through the Policy and in case you have any queries, drop us a mail / letter so that the queries are clarified. It shall obviate any lack of clarity regarding coverage granted under the Policy.
3. In case you have engaged an intermediary ( Agent/Broker ), please be acquainted with the responsibilities of these intermediaries. You may refer to IRDA website i.e [www.irda.gov.in](http://www.irda.gov.in) for the purpose.
4. Please maintain necessary Books of Accounts as prescribed and applicable to your firm under law.
5. Please ensure that after the closure of working hours at the work site, all electrical switches are in switch off mode.
6. In case of any grievance which could not be resolved by your Policy Issuing Office, please avail of the services rendered by our Customer Grievance Departments set up at Regional Offices. You may also log on to our grievance portal at [Orientalinsurance.org.in](http://Orientalinsurance.org.in) for registering and tracking of your grievance.

**Dos in the event of a Loss :**

1. Immediately inform the Fire Brigade and other statutory bodies like nearest Police Station, Inspector of Factories etc.
2. Inform your Policy Issuance Office over phone immediately.
3. Arrange for immediate fire fighting.
4. Have a look at the nature of loss and see if it is covered under the Policy of insurance issued to you; in case it is covered, please lodge a claim in the attached claim form immediately. Please note that on receipt of your Claim Form, your claim shall be registered at your Policy Issuing Office and you shall be intimated the Claim No, which has to be referred by you in all communications to us regarding the Claim. Further, a Surveyor shall be sent to the loss site on receipt of your claim. Since Surveyor is expected to survey the loss immediately, your intimation of claim has to be fast within 24 hours of the occurrence.

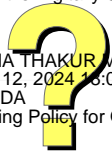
Place :

Date : 12/04/2024



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Attached to and forming part of policy number 141700/11/2025/36

5.Allow the Surveyor deputed to access the loss site, take photographs and analyse your Books of accounts, trade related documents and loss related documents.Please hand over a legible copy of Policy with all attachments to the Surveyors.

6.Please extend cooperation to the Surveyor and furnish documents so that he is in a position to ascertain

- i) Whether there is an occurrence as claimed,
- ii) Cause of loss and if it is covered under the Policy,
- iii) If the Property affected is covered under the Policy,
- iv) Value of Property insured immediately before the loss,
- v) Value of safe property after the loss,
- vi) Items and value of property lost or damaged in the occurrence,
- vii) Items and value of salvage, if any,
- viii) If you are the rightful claimant under the Policy,
- ix) If the location affected is covered under the Policy,
- x) Amount payable under the Policy.
- xi) If the terms and conditions of the Policy are complied with.
- xii) In case your Policy has Reinstatement Value Clause ( RIV) you are supposed to complete reinstatement of the damaged property within a period of 12 months from the date of occurrence and on completion of reinstatement , inform the Surveyors and submit necessary Bills and Cash memos and proof of reinstatement.

7.Please retain the salvage in safe custody; these are your Property. The Surveyors shall help you in disposal of such salvage and arriving at its value which shall be adjusted with the loss assessed.

8.Please insist on the Surveyors to furnish a list of documents that they would like you to submit.

9.Please submit these documents before the Surveyor leaves the site. Insist on a Status Report from the Surveyors before he leaves the site.

10.The Surveyors shall be under instructions to submit their Final Report within 15 days of commencing the survey; therefore please arrange to submit the complete documents within a period of 5-7 days of the occurrence. In case you are not in a position to do so, please indicate the reasons in writing and inform within how many days you shall be in a position to furnish the required documents.

11.It shall be our endeavour to forward to you Claim Settlement Notice within 25 days of the occurrence, subject to receipt of all required Reports and documents and credit your account with the assessed amount within 30 days of the occurrence; we would therefore seek your cooperation to meet the time line.If you have a Banker's clause inserted in your Policy, amount of admissible loss shall be remitted to your Bankers. If you want to be paid this amount, necessary NOC of the Bankers have to be submitted. In case the the loss and/or the claim falls beyond the Policy terms and conditions, same shall be intimated to you in an appropriate way within a reasonable time line.

12.In case you have a grievance regarding disposal of the Claim, you can avail the services of our customer grievance cell as mentioned above.

**DON'T s in the event of a Loss:**

- 1.Do not disturb the affected items unless it is required for loss minimization.
- 2.Do not engage persons without necessary skills to do fire fighting.
- 3.In case you have a RIV Policy, please do not prolong the process of reinstatement beyond the time stipulated under the Policy.
- 4.Please do not submit any document that is not authentic or genuine. It will vitiate the claim.
- 5.Please do not pay to the Surveyors, as we shall pay them for their services.

Place :

Date : 12/04/2024



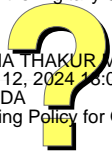
IRDA-REGNO-556



# The Oriental Insurance Company Limited

This Document is Digitally Signed

Signer: REKHA THAKUR MOHANTY  
Date: Fri, Apr 12, 2024 18:07:58 IST  
Location: NOIDA  
Reason: Signing Policy for OICL



Attached to and forming part of policy number 141700/11/2025/36

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at on 12TH DAY OF APRIL 2024

Entered By : Priti B. Mehta

Examined By : NEETI SINGH

Policy Printed By : 167797

IP :

Digitally Signed

Policy Printed On : 12-APR-24 18:10:04

MAC :


By

Authorised Signatory

This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (send 'Hi' to  9560711200).

Place :

Date : 12/04/2024



IRDA-REGNO-556

This Document is Digitally Signed

Signer: REKHA THAKUR MOHANTY  
Date: Fri, Apr 12, 2024 16:07:58 IST  
Location: NOIDA  
Reason: Signing Policy for OICL

