

**Kerala Livestock Development Board Ltd.,  
Gokulam, Pattom, Thiruvananthapuram – 695 004  
Tel: 0471 2440920, Fax; 0471 2440673**

**Centrally Sponsored Livestock Insurance Scheme**

**TENDER DOCUMENT**

**Sold to:**

**Receipt No:**

**Last date and time for receipt of tenders: 25/01/2010 1.00 PM**

**Date and time of opening of Technical Bids: 25/01/2010 3.30 PM**

**KERALA LIVESTOCK DEVELOPMENT BOARD**

**Gokulam, Pattom, Thiruvananthapuram**

Tel: 0471 2440920, Fax; 0471 2440673

No.AH/747/2006/Vol VI/

Date: 08/01/2010

**Tender Notice**

Sub: - KLD Board - Livestock Insurance Scheme in Thiruvananthapuram, Kollam, Alappuzha, Kottayam, Ernakulam, Idukki, Thrissur, Palakkad, Kozhikkode, Wayanad and Kannur districts – Selection of Insurance Companies –Tenders invited.

Competitive tenders are invited in a two cover system (Cover “A” and Cover “B”) from Government approved Public and Private General Insurance Companies registered under IRDA for taking up the Centrally Sponsored Livestock Insurance Scheme in Thiruvananthapuram, Kollam, Alappuzha, Kottayam, Ernakulam, Idukki, Thrissur, Palakkad, Kozhikkode, Wayanad and Kannur districts during remaining period of the 11<sup>th</sup> Five Year Plan. In Kollam and Idukki districts, the validity of the tender will be from 05/03/2010. Cover “A” should be superscribed as “Cover “A” - Technical Bid – Livestock Insurance Scheme” and contain documents in proof of the credentials of the company in respect of the Minimum Eligibility Criteria for Insurance Companies as detailed below. Cover “B” should be superscribed as “Cover “B” - Financial Bid – Livestock Insurance Scheme” and should contain the price bid in the letter head of the company as per the pro-forma provided. Cover “B” should also contain all the other relevant information regarding the salient features of the policy cover being offered by the insurance company.

Both Cover “A” and Cover “B” should be properly sealed and put in a single cover superscribed as “Tender for Livestock Insurance Scheme” and sealed.

Cover “B” (Financial Bid) of only such insurance companies which qualify the Minimum Eligibility Criteria as given below only will be opened. The date of opening of the financial bid will be informed to the companies which qualify in the technical bid.

**Minimum Eligibility Criteria for Insurance Companies to Participate in the tender:**

- 1. The Insurance Company should be approved by the Government of India and registered under IRDA. Required credentials must be enclosed in the Cover “A”.**
- 2. The Insurance Company should have at least one operating branch in each of the eleven districts as mentioned above. Address of at least one branch in each district should be provided. This should be enclosed along with the technical bid. (Cover “A”)**
- 3. The Insurance Company should have the experience of having settled at least 1000 Cattle/Buffalo Insurance Claims in each of the eleven districts as mentioned above and submit an affidavit in a Kerala Stamp Paper worth Rs. 50.00 that they have settled 1000 claims each in all the districts and submit**

- proof if demanded as proof of such settlements. The documents should be enclosed along with the technical bid. (Cover “A”)
4. **The Insurance Company should not have been blacklisted by any State Government Departments/ Government of India Department(s)/ State Implementing Agencies of the Livestock Insurance Scheme. The Insurance Company should submit a self declaration to this effect in a Kerala Stamp Paper worth Rs. 50.00. This should be enclosed along with the technical bid (Cover “A”)**
  5. **The Insurance Company should be willing to execute an MOU with the KLD Board if the work is finally awarded to the company. The tender document submitted will also form a part of the MOU. An undertaking to this effect should be enclosed under the technical bid (Cover “A”)**

### Terms and Conditions

1. Salient Feature: Government of India approved and Centrally Sponsored Livestock Insurance Scheme for assured protection to the dairy farmers.
2. Type of work: Providing cattle insurance to crossbred cattle and buffaloes. Scheme to be implemented during the remaining period of the 11<sup>th</sup> Five Year Plan, in the above mentioned eleven districts. 50% insurance premium will be borne by the beneficiary and the remaining 50% will be Government share. Advance amount will be kept with the Insurance Company for adjustment of the Government share of premium. The unspent balance amount if any as on 31/03/2011 should be returned to the KLD Board. The date of commencement of Insurance Policy cover shall be the date of payment of 50% premium by the cattle owner. Monthly/ periodic reports on the progress of enrollment, utilization of funds and claim settlement should be provided as required by KLD Board which is the State Implementing Agency for the scheme. In Kollam and Idukki districts, the validity of the tender will be from 05/03/2010.
3. Area: Eleven Districts - Thiruvananthapuram, Kollam, Alappuzha, Kottayam, Ernakulam, Idukki, Thrissur, Palakkad, Kozhikkode, Wayanad and Kannur
4. Number and type of animals to be covered under insurance: The animals in the age group 2 – 10 years will be proposed for insurance. Pregnant and lactating animals yielding or expected to yield more than 1500 lit/lactation will be covered under the scheme.
5. Type of cover:
  - (a) Value of asset or life of the animal
  - (b) Permanent Total Disability – like loss of production, reproductive disorders, lameness due to accident rendering the rearing of the animal impossible or uneconomical.
  - (c) Accidental maiming of the animal and natural calamities like thunder, lightning, hurricane, whirl winds, flood, drought, famine, environmental and industrial holocaust etc. Any other extra cover should be specified.
  - (d) Disease and Treatment
  - (e) Surgical Operations or any intervention made by the Veterinarian
  - (f) Riot and strike
6. Period of Insurance: One year or three years from the date of submission of the proposal to the insurance company by the concerned Veterinary Surgeon. The rates of premium should be quoted separately for one year and three year policies.
7. Logistics from the Insurance Company

The company must provide all the required stationary. The stationary provided must be user friendly like self-copying or self-marking carbon sheets and a data book, which form the policy document. (The contents of the same may be discussed with the authorities before finalizing)The Insurance document must have sufficient copies (to be provided to the farmer, veterinary Surgeon insuring the animal, to be maintained at the Insurance Company and at least one extra copy).

8. The mode of collection of premium must be clearly mentioned. The rate quoted must include all the charges attached with insurance.
9. Settlement of claims: Claims must be processed and settled within 15 days of receipt of the duly filled and certified claim form from the local Veterinarian of the Animal Husbandry Department. The claim settlement must be speedy with minimum formalities and must involve very less hardships to the farmer. The documents and details necessary for speedy settlement of claim must be spelt out by the insurance company and also the time required to settle the claim.
10. In case of death claim, the sum assured should be the claim settlement amount. The insurance company will not have the right to reduce the claim amount under any circumstances in the case of death claims. In the case of PTD, 75% of the sum assured amount should be cleared as the minimum settled amount.
11. Transfer of Insurance Policies: The insurance cover must be transferable in cases where the animal is sold to another individual within the district of insurance. The procedure and formalities must be made clear in the quote.
12. KLD Board is the implementing agency and the Managing Director of KLD Board will be the final authority to take any decision in this regard.
13. The Insurance Company should be willing to execute an MOU with the KLD Board if the work is finally awarded to the company. The tender document submitted will also form a part of the MOU.
14. Each page of the tender document should be signed by the authorized officer of the bidding company with office and designation stamps affixed in token of acceptance of tender conditions. This should be enclosed with the technical bid (Cover "A").
15. Other Conditions if any: The insurance company can add any other feature to the cover or offer any attractive package along with the quote. Exclusions and Pre requisites if any must also be clearly mentioned in the quote along with the financial bid.

**Managing Director**

**Pro Forma**  
**Financial Bid- Livestock Insurance Scheme**

**Centrally Sponsored Livestock Insurance Scheme**

1. Name of Insurance Company :
2. Address :
3. Features of policy :
4. Whether policy covers PTD or not :
5. Premium rates :
  - a. For 1 year policy :
  - b. For 3 year policy :
  - c. For PTD :
6. Procedure for identification of animals :
7. Mode of collection of premium :
8. Date of commencement of policy :
9. Procedure of claim settlement  
and transfer of policies :
10. Time for settlement of claims :
11. Any other relevant information :
12. Remarks :

We agree to abide all the terms and conditions mentioned in the tender document.

**Place:**

**Name of the Insurance Company**

**Date:**

**Office Seal**

**Authorized Signatory**  
**(With seal)**