



Government of Bihar
Department of Environment, Forest & Climate Change
Patna Zoo Management and Development Society

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Corrigendum

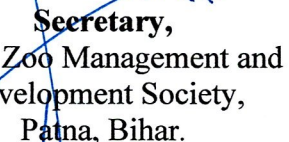
Tender Notice No: 01/e-PROC/PZMDS/2026-27

Corrigendum for the Advertisement issued vide Tender Notice No. 01/e-PROC/PZMDS/2026-27 for Providing Group Health Insurance & Group Life Insurance to the Contractual Employees and Daily wage labourers of the Patna Zoo.

The following corrigendum is hereby issued for replacing text in the following points of the Terms and Conditions of the Advertisement published regarding the e-Tender published for **providing Group Health Insurance & Group Life Insurance to the Contractual Employees and Daily wage labourers of the Patna Zoo.**

Corrections in terms and Conditions of the Tender Document:

Point No.	Original Terms and Condition	Corrected Terms and Condition
Annexure-1 Page No. 21	In order to ensure the health and safety measures of the contractual employees and daily wage labourers, PZMDS requires an insurance company who can provide both Group Health Insurance (Medi-claim) and Group Life Insurance for its contractual employees and daily wage labourers.	In order to ensure the health and safety measures of the contractual employees and daily wage labourers, PZMDS requires an insurance company who can provide both Group Health Insurance (Medi-claim) and/or Group Life Insurance for its contractual employees and daily wage labourers.
Annexure-1 Page No. 27, Point No. 11 of Benefit Requirement schedule for Group Health Insurance - Organ Donor Cover	Covered up to base sum insured	Not Covered
Annexure-1 Page No. 27, Point No. 24 of Benefit Requirement schedule for Group Health Insurance - Physiotherapy and Rehabilitation cover	Covered up to base sum insured	Covered up to the Base Sum Insured for post-hospitalization expenses incurred on the prescription/advice of a registered medical practitioner, subject to the terms and conditions of the policy


Secretary,
Patna Zoo Management and
Development Society,
Patna, Bihar.

RESPONSES TO PRE-BID QUERIES RAISED DURING THE MEETING HELD ON 13TH MAY, 2026 & RECEIVED THROUGH EMAIL COMMUNICATIONS FROM PROSPECTIVE BIDDERS FOR THE BIDS INVITED FROM IRDAI REGISTERED INSURANCE AGENCIES FOR PROVIDING GROUP HEALTH INSURANCE & GROUP LIFE INSURANCE TO THE CONTRACTUAL EMPLOYEES AND DAILY WAGE LABOURERS OF THE PATNA ZOO

Tender Notice No: 01/e-PROC/PZMDS/2026-27

General Clarification:

Sl. No.	RFP Section/ Clause No. /	Page No.	Query / Clarification Sought during Pre-bid Meeting	Corresponding Response
01	General	-	Is the bidder required to provide both Group Health Insurance and Group Life Insurance under the current tender?	Patna Zoo Management and Development Society invites bids from eligible insurance companies for providing Group Health Insurance (Mediclaim) and/or Group Life Insurance coverage for its contractual employees and daily wage labourers. Since some insurance companies provide only one type of insurance, i.e., either Group Health Insurance or Group Life Insurance, bidders may submit bids for either Group Health Insurance, Group Life Insurance, or both.
02	8.4.4	11	What does the three tables in the financial bid corresponds to? What will be the criteria for selection of the successful bidders.	The three tables provided in the Financial Bid correspond to the following components of the insurance coverage: 1. Table-1: Premium quote for Group Health Insurance (Individual Policy Basis) . 2. Table-2: Premium quote for Group Health Insurance (Family Floater Basis) . 3. Table-3: Premium quote for Group Life Insurance . Criteria for Selection of Successful Bidder(s) The selection of the successful bidder(s) shall be made separately for each category of insurance coverage based on the lowest quoted premium (L1) among the technically qualified bidders. Accordingly: <ul style="list-style-type: none"> • The bidder quoting the lowest premium for Group Health Insurance (Individual Policy Basis) may be selected for that category. • The bidder quoting the lowest premium for Group Health Insurance (Family Floater Basis) may be selected for that category. • The bidder quoting the lowest premium for Group Life Insurance may be selected for that category. The Patna Zoo Management and Development Society (PZMDS) reserves the right to select either the Individual Policy Basis or Family Floater Basis for Group Health Insurance, depending upon administrative requirements and financial suitability.

03			Who will pay the premium? Employee or Employer?	The insurance premium payable under the Group Health Insurance and/or Group Life Insurance policy shall be borne by Patna Zoo Management and Development Society (PZMDS). No contribution towards the premium shall be required from the insured employees.
04			Can a bidder only submit their bid for accidental insurance under the Group Life Insurance category.	No. The intention of this tender is to provide maximum possible benefits and financial protection to the contractual employees and daily wage labours of the Patna Zoo. Therefore, the Group Life Insurance coverage should not be limited only to Accidental Insurance, and should provide coverage for death due to reasons covered under the policy, including natural death, illness-related death, and accidental death. As per clause 8.4.5, Conditional bids/offers will be summarily rejected.

Firm -1:

Sl. No.	RFP Section/Clause No. /	Page No.	Query / Clarification Sought	Corresponding Response
01	General	-	Is Proposal is fresh if not kindly provide previous year policy details along with claim data.	This is a fresh proposal. Therefore, no previous policy details or claim data are available.
02	General	-	Whether all employee and dependent are covered compulsory or voluntary.	For the Family Floater Health Insurance Scheme, the eligible dependents (as defined in the tender document) shall also be covered along with the employee. However, under the Individual Health Insurance Scheme, only the employee shall be covered. The Patna Zoo Management and Development Society (PZMDS) reserves the right to select either the Individual Policy Basis or Family Floater Basis for Group Health Insurance, depending upon administrative requirements and financial suitability.
03	General	-	Who will pay premium Employee or employer.	Employer Patna Zoo Management and Development Society will pay the premium.
04	General	-	Whether two separate policy or a combined policy to be issued.	Two separate policies shall be issued under this tender. One policy shall be issued for Group Health Insurance and the other policy shall be issued for Group Life Insurance. The Patna Zoo Management and Development Society (PZMDS) reserves the right to select either the Individual Policy Basis or Family Floater Basis for Group Health Insurance, depending upon administrative requirements and financial suitability.
05	Annexure	23	Mid Term Addition Deletion.	The bidder has to provide mid-term additions of employees on a pro-rata basis at the same premium rates and cover their eligible dependents (In case of family floater scheme).
06	Annexure	26	Proportionate deduction Clause.	No, as per Annexure I of tender document (Page No. 26) no proportionate deduction shall be applied on any other admissible medical expenses.

07	8.8.1	1	EMD and performance bank guarantee wavier for PSU.	Request for exemption from EMD shall be considered only in accordance with the applicable guidelines/rules of the Central Government and/or State Government. Such exemption shall be granted only upon submission of valid documentary evidence/certificates issued by the competent authority, clearly citing the relevant rules and guidelines under which the exemption is claimed. The Performance Bank Guarantee shall not be waived for PSUs, unless otherwise provided under any applicable guidelines/rules of the Central Government and/or State Government, and supported by valid documentary evidence issued by the competent authority.
08	General	1	Is it employer and employee relationship if not explain. As society is taking policy	The insurance policy is being procured by Patna Zoo Management and Development Society (PZMDS) for the welfare and benefit of its contractual employees and daily wage labourers. However, issuance of the policy shall not, in any manner, be construed as establishing or confirming an employer–employee relationship between PZMDS and the insured persons beyond the scope of their existing engagement on daily wage basis or contractual arrangement.
09	Annexure 1	21	PZMDS requires an insurance company who can provide both Group Health Insurance (Medi-claim) and Group Life Insurance for its contractual employees and daily wage labourers.	Patna Zoo Management and Development Society invites bids from eligible insurance companies for providing Group Health Insurance (Mediclaime) and/or Group Life Insurance coverage for its contractual employees and daily wage labourers.
10	Annexure 1	27	Physiotherapy and Rehabilitation cover.	Please refer to the corrigendum
11	Annexure 1	26	Organ Donor Cover	Please refer to the corrigendum
12	14	18	Penalty Clause	No change. The tender conditions shall remain unchanged
13	Annexure 1	26	Pre-hospitalization and post-hospitalisation.	No change. The tender conditions shall remain unchanged
14	Annexure 1	27	non-medical expenses cover	As per tender document, Page No 27.
15	1.3	4	Whether the policy sought is family floater or individual basis.	Patna Zoo Management and Development Society invites bids from eligible insurance companies for providing Group Health Insurance (Mediclaime) and/or Group Life Insurance coverage for its contractual employees and daily wage labourers. Since some insurance companies provide only one type of insurance, i.e., either Group Health Insurance or Group Life Insurance, bidders may submit bids for either Group Health Insurance, Group Life Insurance, or both.
16	General	-	Active list of employees and labour	Age-wise and Sex-wise data of Contractual employees and Daily Wage Labourers currently working in Patna Zoo as on 30.04.2026, is annexed with the tender document page no. 30.

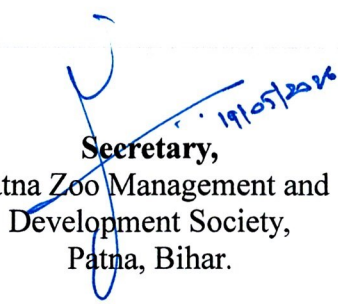
Firm -2:

Sl. No.	RFP Section/Clause No. /	Page No.	Query / Clarification Sought	Corresponding Response
01	General	-	Is it on employer-employee relationship	The insurance policy is being procured by Patna Zoo Management and Development Society (PZMDS) for the welfare and benefit of its contractual employees and daily wage labourers. However, issuance of the policy shall not, in any manner, be construed as establishing or confirming an employer–employee relationship between PZMDS and the insured persons beyond the scope of their existing engagement on daily wage basis or contractual arrangement.
02	General	-	Who will bear the premium	Employer Patna Zoo Management and Development Society will pay the premium.
03	General	-	Since we are offering services is it possible to waive off Earnest Money Deposit.	Request for exemption from EMD shall be considered only in accordance with the applicable guidelines/rules of the Central Government and/or State Government. Such exemption shall be granted only upon submission of valid documentary evidence/certificates issued by the competent authority, clearly citing the relevant rules and guidelines under which the exemption is claimed.
04	General	-	Is this a Fresh case or there is an existing policy	This is a fresh proposal.
05	General	-	If there is any existing policy, please share Claim dump and claim summary of last year	This is a fresh proposal. Therefore, no previous policy details or claim data are available.

Firm -3:

Sl. No.	RFP Section/Clause No. /	Page No.	Query / Clarification Sought	Corresponding Response
01	General	-	Definition of Employee	Employee” means a contractual employee or daily wage labourer engaged by Patna Zoo Management and Development Society (PZMDS), whose names shall be provided by PZMDS for coverage under the Group Health Insurance and/or Group Life Insurance Policy, subject to the terms and conditions of the tender and the insurance policy.
02	General	-	Single policy required or separate policies for GMC & GPA Cover	Two separate policies shall be issued under this tender. One policy shall be issued for Group Health Insurance and the other policy shall be issued for Group Life Insurance. The Patna Zoo Management and Development Society (PZMDS) reserves the right to select either the Individual Policy Basis or Family Floater Basis for Group Health Insurance, depending upon administrative requirements and financial suitability.
03	General	-	Basis of Sum Insured	As mentioned in the tender document.
04	General	-	Employee List	Age-wise and Sex-wise data of Contractual employees and Daily Wage Labourers currently working in Patna Zoo as on 30.04.2026, is annexed with the tender

				document page no. 30. The employee list including the names, address and other details will be provided to the successful bidder.
05	General	-	Whether proposal if Fresh or Renewal	This is a fresh proposal. Therefore, no previous policy details or claim data are available.
06	8.8.1	12	EMD Waiver (As per the attached GIC Circular)	Request for exemption from EMD shall be considered only in accordance with the applicable guidelines/rules of the Central Government and/or State Government. Such exemption shall be granted only upon submission of valid documentary evidence/certificates issued by the competent authority, clearly citing the relevant rules and guidelines under which the exemption is claimed.


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