

S.E., S.E.C. & E.Co. RAILWAY EMPLOYEES' CO- OPERATIVE CREDIT SOCIETY LTD.
H.O.: 93, CIRCULAR GARDEN REACH ROAD, KOLKATA-700 043.

No. SE/SEC/ECOR/ECCS Ltd./Mediclaim/2026-27/01

Dated: 13.05.2026

Request for Quotation – Group Mediclaim Insurance Policy

Quotations are hereby invited from reputed Insurance Companies for providing a **Group Mediclaim Insurance Policy** for our organization, **S.E., S.E.C. & E.Co. Railway E.C.C.S. Ltd.**

The detailed scope of coverage, eligibility, benefits, and policy structure are outlined in **our proposal document enclosed herewith**. Please note that the number of members indicated in the proposed policy is tentative and may vary at the time of final policy issuance. Bidders are requested to carefully review the same and submit their quotation strictly in accordance with the specified requirements.

Quotation Submission Requirements:

- Category-wise premium details
- Policy terms & conditions
- Network hospital list
- Claim settlement process and ratio
- Details of exclusions/limitations, if any

Detailed Premium Break-up:

Insurance companies must provide a detailed premium break-up for the proposed Common Coverage and each Special Coverage component separately, including combination-wise pricing wherever applicable, to enable comparison and assessment of the number/type of special coverage benefits to be opted for.

Visit to Our Office:

Any Insurance Company interested in understanding our requirements in detail may visit our office at 93, Circular Garden Reach Road, Kolkata – 700043, for detailed discussions and clarifications before submitting the quotation. Interested companies are requested to confirm the proposed date of visit through email prior to visiting the office.



Previous Group Medclaim Policy Details:

- Insurance Company: National Insurance Company Limited
- Policy Coverage Valid Till: 24.08.2026
- Total Covered Members (Including Dependents): 1299

Submission Details:

Last Date of Submission: 13.06.2026

Mode of Submission: Email / Sealed Quotation

It is requested to submit your most competitive quotation along with complete details within the stipulated time.

Mayur Choudhary

CA Mayur Choudhary

Dy. Chief Manager (F&A)

S.E., S.E.C. & E.Co. Railway E.C.C.S Ltd.



TAILOR-MADE MEDICLAIM POLICY REQUIREMENTS

(Financial Year 2026–2027)

Group Mediclaim Insurance Proposal

Coverage Includes:

Employees • Family Members • Dependent Parents • Retired Employees & Eligible Family Members

Key Features:

Cashless Treatment • Critical Illness Cover • OPD • Maternity • AYUSH

Prepared By:

S.E., S.E.C. & E.CO. Railway E.C.C.S Ltd.

H.O – 93, Circular Garden Reach Road, Kolkata – 700043

Email Id- eccsdycm@gmail.com

Common Coverage:

I. Basic Coverage Structure:

- **Sum Insured:** ₹5,50,000 / ₹6,50,000 / ₹7,50,000 per family (floater basis)
- **Family Composition:**
 - Employee + Spouse + 2 children OR
 - Employee + dependent parents in up to 2 members
- **New Member Inclusion:** Allowed during the policy period (mid-term) as well as at the time of renewal, subject to payment of the applicable additional premium.
- **Death of Member:** Proportionate premium refund should be allowed.

II. Medical Coverage:

- **Hospitalization:** Covered across India
- **Pre & Post Hospitalization:** 30 days / 60 days
- **Pre-existing Diseases:** Covered from Day-1
- **Critical Illness Buffer:**
 - ₹2 Crore total pool
 - Up to ₹10 lakh per case
 - Limited to 20 families/year (first-come, first-served basis)

Applicable for: Cerebral Stroke, Heart Disease / Surgery, Organ transplant, Kidney failure, Cancer & Major accident injuries. (As per IRDAI regulations and company guidelines)

III. Medical Facilities:

- **Cashless Treatment:** Available at network hospitals (If not availed, reimbursement option should be available.)
- **Ambulance Charges:** ₹3000 to ₹5000 per case
- **Age Limit:** 0 months to 80 years
- **Room –** Single Standard AC Room (i.e. Cabin)
- **Wellness & Preventive Benefits -** Annual health check-up

Special Coverage:

- A. OPD / Day-to-Day Expenses Cover -** Doctor consultation, Pharmacy bills & Diagnostics (Pre-existing Diseases: Covered from Day-1)
- B. Maternity & Newborn Cover -** Delivery expenses (₹40k-₹1 lakh), Newborn baby coverage from Day-1
- C. Alternative Treatment Coverage -** AYUSH (Ayurveda, Yoga, Homeopathy)
- D. Mental Health Coverage -** Counseling & Psychiatric treatment



Number of Policies Required with Coverage Structure and Benefits

Sl No.	Policy	Common Coverage	Special Coverage			
			A	B	C	D
1	Employee + Spouse + 2 Children OR Employee + dependent parents in up to 2 members	YES	YES	YES	YES	YES
2	Retired – Employee + Spouse + 2 Children	YES	NO	NO	YES	YES

Number of Persons Covered Under Each Policy with Age Distribution

Sl No.	Person	Number	Age								
			0-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
1	Employee	309	15	66	75	92	61	-	-	-	-
	Spouse	263	24	116	65	36	16	5	1	-	-
	Children	363	363	-	-	-	-	-	-	-	-
	Parents	2	-	-	-	-	1	-	1	-	-
TOTAL		937	402	182	140	128	78	5	2	-	-
2	Retired - Employee	172	1	-	3	8	14	37	45	51	13
	Spouse	122	-	2	10	21	29	33	18	9	-
	Children	58	55	3	-	-	-	-	-	-	-
TOTAL		352	56	5	13	29	43	70	63	60	13
GRAND TOTAL		1289	458	187	153	157	121	75	65	60	13

Branch Locations Covered

- I. Garden Reach (HO)
- II. Santragachi (EC)
- III. Adra
- IV. Kharagpur
- V. Chakradharpur
- VI. Ranchi
- VII. Bhubaneswar
- VIII. Sambalpur
- IX. Khurdah Road
- X. Raipur
- XI. Nagpur
- XII. Waltair
- XIII. Bilaspur
- XIV. Shabdol (EC)

