



भारतीय | INDIAN
सांस्कृतिक | COUNCIL FOR
सम्बंध | CULTURAL
परिषद् | RELATIONS

No.F.FSP/2020-21

Dated: 15th October, 2020

Subject: Inviting quotation on annual premium for providing medical insurance policy to international students studying in India with the awarded of ICCR Scholarship.

As a goodwill gesture and to strengthen friendly relations with foreign countries, ICCR is mandated to administer fully sponsored Government of India scholarship programmes for international students to pursue Undergraduate / Post Graduate / M. Phil / Ph.D. level courses in India. Annually, more than 3400 scholarships are awarded to international students from about 120 countries of the world. At any point of time about 6000 + international students are in India under ICCR's scholarships. These international students are admitted in reputed Indian Universities and Institutions of India majorly located in A or B grade cities of India. Majority of international students are studying in cities like Delhi, Pune, Hyderabad, Ahmedabad Chandigarh, Bengaluru, Lucknow, Mumbai, Kolkata etc.

2. In the academic year 2020-21 onwards, it has been mandatory requirement for international students awarded with ICCR's scholarship to procure medical insurance policy at the time of admission in Indian Universities/Institutes and also to continue the same during the entire tenure of their studies in India. It may also be noted that medical insurance is required only at the time of admission and not at the time of applying for award of scholarship.

3. To facilitate international students to procure medical insurance to cover medical expenses from the insurance agency at the place of his/her studies in Indian University / Institute, ICCR invites quotation on the cost of Premium to cover medical expenses of international students with detailed terms and conditions. The premium of medical policy is to be paid by international student directly. Cashless facilities for medical claims will be preferred. In addition, facility of online procurement of medical policy should also be available.

4. **TERMS OF REFERENCE**

Comprehensive Policies coverage Sum Insured: Company may specify different packages covering the insured sum such as INR 2 lakhs; INR 5 lakhs; INR 10 lakhs; INR 15 lakhs; INR 20 lakhs; INR 25 lakhs; INR 30 lakhs and the facilities that will be covered.

Period of medical cover: The policy should compulsorily be renewed annually providing coverage of medical expenses during the entire period of stay of international student insurer in India with ICCR's scholarship. This could be extended if so desired by the insurer.

Contd...2/-

आजाद भवन, इन्द्रप्रस्थ इस्टेट, नई दिल्ली-110002
AZAD BHAVAN, INDRAPRASTHA ESTATE, NEW DELHI - 110 002
दूरभाष/Tel. : 23379309, 23379310 फ़ैक्स/Fax : 23378639, 23378647, 23370732, 23378783.
23379509 • वेबसाइट/Website : www.iccr.gov.in

Payment of Premium: As per the sum insured, the amount of Premium shall be paid yearly. Grace period for renewal of policy be provided to insurer. Medical Policy, in general should provide medical cover for a period of one complete year which could be renewed annually. However, it is advisable that payment of premium on medical policy could be structured in a way of renewing medical policy for a periods of 3 months / 6 months / 9 months as per the visa period or otherwise in case if stay of international student (insurer) in India is more or less than granted Visa period or upto the date self-declared (through undertaking) by insurer to insurance company.

Declaration of Nominee: The international students will nominate the nominee who will also be of foreign nationality. It is important to mention that international student open personal bank account which might not be a joint account with the nominee / parent (s).

Inclusion in case of medical insurance cover: The comprehensive medical insurance policy should cover

Individual Personal accident Policy Benefits ; Accidental Death; Permanent Total disability; Permanent Partial Disability; All other terms as per standard PA policy Medical Benefit Extension etc.

Outdoor Patient / OPD treatment of illness

Domiciliary Hospitalization and related facilities

Emergency Services (including ambulance and medical treatment etc.)

5. Hospitalization

Hospitalization expenses for illness / disease / injuries on advice of treating physician/surgeon.; Relevant Medical expenses incurred during the period of hospitalization and after hospitalization/diseases / injury; Room/board Nursing expenses as provided by hospital/nursing home; ICU/CCU expenses not exceeding 5% of the Sum Insured per day or the actual amount whichever is less; Fee paid to physician / surgeon / anaesthesia / medical consultant / specialist; All expenses related to anaesthesia, blood, oxygen and O.T. charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limb and cost of organs.

6. The above is the indicative requirement. The insurance company may include any other additional coverage. The medical insurance company should be reputed with coverage nationally throughout India and be accredited to IRDAI.

7. The last date of submission of the quotation in a sealed cover is **Monday, 2nd November, 2020 at 1700 Hours** which should reach **Director (Scholarship), Indian Council for Cultural Relations, Azad Bhavan, Indraprastha Estates, New Delhi – 110002.**

Thanking you,

Yours faithfully,



(Amit Sahai Mathur)

Programme Director (ISD-II)

To,

1	Life Insurance Corporation of India , Yogakshema, Jeevan Bima Marg, Post Box No. 19953, Mumbai – 400 021 (Maharashtra)
2	HDFC Life Insurance Co. Ltd. , 13 th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Road, Mahalaxmi, Mumbai – 400 011, (Maharashtra)
3	Max Life Insurance Co. Ltd. , 3 rd , 11 th , 12 th Floor, DLF Square Building, Jacaranda Marg, DLF

	City, Phase - II, Gurgaon - 122002 (Haryana)
4	ICICI Prudential Life Insurance Co. Ltd. , ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025
5	Kotak Mahindra Life Insurance Co. Ltd. , 7 th Floor, Kotak Infiniti, Building No.21, Infinity Park, Off Western Express Highway, General AK Vaidya Marg, Malad (East), Mumbai - 400 097 (Maharashtra)
6	Aditya Birla SunLife Insurance Co. Ltd. , One India Bulls Centre, Tower 1, 16 th Floor, Jupiter Mill Compound, 841, SenapatiBapat Marg, Elphinstone Road, Mumbai - 400 013 (Maharashtra)
7	TATA AIA Life Insurance Co. Ltd. , 14 th Floor, Tower A, Peninsula Business Park, Lower Parel, Senapati Bapat Marg, Mumbai - 400 013 (Maharashtra)
8	SBI Life Insurance Co. Ltd. , "Natraj", M.V. Road & Western Express Highway Junction, Andheri (East), Mumbai 400069 (Maharashtra)
9	Exide Life Insurance Co. Ltd. , 3 rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru, Pin: 560 001, (Karnataka)
10	Bajaj Allianz Life Insurance Co. Ltd. , Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006 (Maharashtra)
11	PNB MetLife India Insurance Co. Ltd. , Unit No. 101, 1 st Floor, Techniplex-1, Techniplex Complex, Veer Savarkar Flyover, Off S V Road Goregaon (West) - 400 062 (Maharashtra).
12	Reliance Nippon Life Insurance Company Limited , Reliance Centre, Off Western Express Highway, Santacruz East, Mumbai - 4000 055.
13	Aviva Life Insurance Company India Ltd. , Aviva Tower, Sector Road, Opposite Golf Course, DLF-Phase V, Sector 43, Gurgaon 122003 (Haryana)
14	Sahara India Life Insurance Co. Ltd. , Sahara India Centre, 1, Kapoorthala Complex, Aliganj, Lucknow - 226 024 (Uttar Pradesh)
15	Shriram Life Insurance Co. Ltd. , Ramki Selenium, Plot No:31 & 32, Beside Andhra Bank Training Centre, Financial District, Gachibowli, Hyderabad - 500032 (Telangana).
16	Bharti AXA Life Insurance Company Ltd. , Unit No:1904, 19 th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051
17	Future Generali India Life Insurance Company Limited , Indiabulls Finance Centre, Tower 3, 6 th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013
18	IDBI Federal Life Insurance Company Limited , 22 nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel - East Mumbai - 400013
19	Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited , Orchid Business Park, Second Floor, Sohna Road, Sector-48, Gurgaon 122 018 (Haryana) Phone: +91 124 4535 5794
20	Aegon Life Insurance Company Limited , Building No. 3, Third Floor, Unit No. 1, Nesco IT Park, Western Express Highway, Goregaon (East), (Mumbai) PIN - 400063
21	Pramerica Life Insurance Co. Ltd. , 4 th Floor, Tower B, Building No.9, DLF Cyber City, Phase-III, Gurgaon 122002
22	Star Union Dai-Ichi Life Insurance Co. Ltd. , 11 th Floor, Plot No:34,35 & 38, Vishwaroop IT Park, Sector-30A of IIP, Vashi, Navi Mumbai 400703
23	India First Life Insurance Company Ltd. , 12 th and 13 th Floor, North [C] Wing, Tower 4, NESCO IT Park, NESCO Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063
24	Edelweiss Tokio Life Insurance Company Limited , 3 rd & 4 th Floor, Tower 3, Wing B, Kohinoor City, Kirod Road, Kurla (West), Mumbai -400070
25	Director (Scholarship), ICCR., New Delhi