



**TENDER FOR STANDARD FIRE & SPECIAL PERILS, LIFT (THIRD PARTY) LIABILITY AND PUBLIC LIABILITY INSURANCE FOR IT PARK AT CHENNAI AND 10 MW SOLAR POWER PLANT & ACCESSORIES AT MARIYUR VILLAGE AND 1.25 MW WINDMILL & ACCESSORIES AT TIRUNELVELI**

**Pre-bid Clarification – Pre bid meeting held on 08.08.2022 @ 11.30am**

<b>S. No</b>	<b>Queries Raised</b>	<b>As per the clause mentioned in the Tender</b>	<b>Reply by TIDEL</b>
<b>I.</b>	<b>M/s. Royal Sundaram General Insurance Co Ltd</b>		
1.	Can note that there are claims under property section and a major claim of Rs 13.80 crores in solar power plant due to AOG perils. Please confirm if there are any post loss measures taken for these claims	Refer Technical Bid Volume – I, Page No.58, Claim Experience	Post loss, TIDEL had carried out detailed study in 2020 through M/s.ITCOT consultants on flood mitigation plan. As per their recommendations, following work had been executed at the site:  a. Bund height & width were raised and strengthened to the highest flood level and projected flood levels as recommended by consultant.  b. 4 nos of Rain Water Pumps were installed to evacuate the rain water immediately.
2.	Apart from IT , there are various other occupancies also like banks , Communication services , Training Centre , shops etc. . Please share occupancy wise SI bifurcation, if available	Refer Technical Bid Volume – I, Page No.74 to 76, List of Occupants – IT / ITES Companies	Insurance coverage is sought for Assets owned by TIDEL only. Occupants may have their own insurance for contents.



3.	In the year 2021-22 claims amount is mentioned as 0 , however remark mentioned is - Business Interruption policy value 1,40,420 also included . Pl provide clarity on the same	Refer Technical Bid Volume – I, Page No.58, Claim Experience	For the year 2021-22, the insurance premium is Rs.64,44,001 which includes the business interruption premium of Rs.1,40,420/-.
4.	Under stocks – please confirm what is HSD	Refer Technical Bid Volume – I, Page No.62, Standard Fire & Special Perils Policy	HSD stands for High-Speed Diesel.
5.	Please provide LOB wise claims for miscellaneous section separately. Claims shared for miscellaneous section is all clubbed together		In the miscellaneous section namely, 1. Public Liability 2.Plate glass – no claim has been reported except Special Contingency.
<b>II. M/s.Reliance General Insurance</b>			
6.	For policy period 2021-2022, kindly confirm policy wise premium break up details.	Refer Technical Bid Volume – I, Page No.19 & 58, Claim Experience	Premium break-up details shall not be revealed.
7.	In 2021-2022 tender, L1 quoted premium Vs Premium mentioned for the year 2021-22 in tender documents, there is premium difference of around 1.44 lacs, kindly confirm which premium is correct.	Refer Technical Bid Volume – I, Page No.19 & 58, Claim Experience	The L1 quoted amount has been negotiated further and premium mentioned in current Tender Document is correct.
8.	Please confirm any co-insurance percentage consideration for the bidder who is quoting L2 and L3 premium for the year 2022-2023 Tender.	Refer Technical Bid Volume – I, Page No.56, Warrantees & Clauses	Co-insurance is not considered and preferred.



<b>III. SBI General Insurance Company Limited</b>			
9.	Highest individual machinery detail under MBD/EEI	Refer Technical Bid Volume – I, Page No.56, Warrantees & Clauses	Split up sum insured details available in the Financial Bid, Volume – II B.
10.	Clarity required DG sets and connected works under MBD for the SI of Rs.25.12 Crore	Refer Financial Bid Volume – II B Page No.7 to 8	Item wise sum insured given in page no.7 to 8 of Financial Bid, Volume – II B.
11.	Turnover detail for Public liability, Solar Power Plant at Mariyur Village and Wind Mill & Accessories at Tirunelveli	Refer Technical Bid, Volume – I, Page No.66	Please refer page no.66 of Technical Bid, Volume – I, for turn over detail of TIDEL as single entity.
<b>IV. M/s. ICICI Lombard</b>			
12.	For Windmill in concern, is there any extended maintenance/AMC available?	Refer Technical Bid, Volume – I, Page No.63	Annual Maintenance Contract with the original equipment manufacturer, M/s.Suzlon from the installation onwards.
13.	For Solar, request you to provide the following details: 1.Make, Model and year of the solar power plant 2.Type of PV Module & Inverter (i.e. Tier 1, 2 or 3) 3.Type of PV Panel (i.e. Multi Crystalline or Thin Film)	Refer Technical Bid, Volume – I, Page No.64	1. Make: Renesola, Model: JC 325 M-24/ABW 2. Tier-1 3. Polycrystalline-Silicon



14.	In 2021-22 – Claim value mentioned as 1.4 Lakhs which includes BI also, kindly provide claim amount bi-furcation for MD and BI and also request your help with the claims details policy wise for last three years (SFSP, MBD, EEI, All Risk, Plate glass, Windmill and Solar)	Refer Technical Bid Volume – I, Page No.19 & 58, Claim Experience	The amount Rs.1.4 lakhs is the premium paid for solar business interruption and not claim amount. The break-up details of the claims paid for last 3 years period in lakhs are detailed below:				
			Year	MBD	EEI	Special Contingency	Total
			2018-19	2.02	2.83	4.29	9.14
			2019-20	26.61	0.98	1.62	29.2
			2020-21	0	7.02	0	7.02
15.	Risk Inspection for the Solar Plant- Kindly suggest us 2 convenient dates for us to execute the same at your plant.	Refer Technical Bid, Volume – I, Page No.64	Risk Inspection may be carried out any working days between 10.08.2022 to 20.08.2022 from 10 A.M to 5.45 P.M on mutually agreed dates.				
16.	can we quote under Business Shield instead of Separate Policies, please confirm on the same.	General	No deviation. Please refer to the tender condition.				
V.	HDFC ERGO General Insurance Company Limited						
17.	Windmill sum insured is less than 50 cr and can be covered under Bharat Laghu Udyam- tender has requested for Standard Fire and Special Perils, please confirm if we can offer BLU.	Refer Technical Bid, Volume – I, Page No.63	Bharat Laghu Udyam Suraksha Policy is acceptable if not violative of any tariff.				
18.	Please confirm if EEI SI is to be included under Fire	Refer Financial Bid Volume – II B, Page No.20	In the Standard Fire and Special Perils policy sum insured includes electronic equipment value also.				



VI	<b>TATA AIG General Insurance Company Limited</b>		
19	Is the video inspection of the solar plant possible instead of Physical inspection	Refer Technical Bid, Volume – I, Page No.64	Virtual Risk Inspection may be carried out by any working days between 10.08.2022 to 20.08.2022 from 10 A.M to 5.45 P.M on mutually agreed dates
20	AMC/OEM Contractor details for the solar and Windmill plant	Refer Technical Bid, Volume – I, Page No.75	<b>Windmill</b> -Annual Maintenance Contract with the original equipment manufacturer, M/s.Suzlon from the installation onwards. <b>Solar</b> -Annual Maintenance contract with M/marine Electricals
21	Age of Solar Plant	Refer Technical Bid, Volume – I, Page No.64	3 Year,4Months
22	Make and Module of the inverter and transformer of the solar power plant	Refer Technical Bid, Volume – I, Page No.64	Inverter-Make-DELTA; Module: DeICEN1000 Transformer- Make -Hammond; Module-ONAN