

CORRIGENDUM 1					
Date:		March 12, 2025			
BRPL NIT NO:		CMC/BR/24-25/FK/AL/AS/1252 dated 22.02.2025			
Work:		Renewal of Various General Insurance Policies in BRPL for the F.Y. 2025-26			
Sl. No	NIT Clause Reference	Description	Name of Insurer	Bidder's Query	BRPL's Reply / Clarifications
1	General	Property Insurance	ICICI Lombard	Last year's L1 to L5 pricing.	Please refer attached Premium Details
2	General	Property Insurance	ICICI Lombard	Policy wise premium v/s claims details for past three years.	Please refer attached Premium details and Claim details is already mentioned in Tender
3	General	Property Insurance	ICICI Lombard	Complete details of claims along with cause of loss and post loss measures opted by client.	Please refer attached Claim MIS & BSES follows the routine maintenance activities for loss minimization as this is the part of their
4	General	Property Insurance	ICICI Lombard	Top location SI for Sub-stations.	< 50 Crore for substation and > 50 Crores for Grids
5	General	Property Insurance	ICICI Lombard	Occupancy wise SI bifurcation for other than grid location under SFSP policy.	Not Available
6	General	Property Insurance	ICICI Lombard	Maximum SI exposure for stocks floater policy.	Please refer tender documents
7	General	Property Insurance	ICICI Lombard	Maximum limit which we can offer for Margin clause is 5% of BMA SI only.	As per tender documents
8	General	Property Insurance	ICICI Lombard	Trust that BI SI limits (Rs.100 in IAR and Rs.1500 Cr in SAT) are notional only.	Please refer " Limit of liability " mentioned In Tender documents
9	General	Property Insurance	ICICI Lombard	T&D lines need to be covered upto 1500 feet from insured premises only?	Yes
10	General	Property Insurance	ICICI Lombard	Workings and add-on covers in excel.	Query not clear
11	General	Property Insurance	Tata AIG	Premium vs claims for past 3 years.	Please refer attached Premium Details
12	General	Property Insurance	Tata AIG	What is the cause of loss in IAR & SFSP policy	Please refer attached Claim MIS
13	General	Property Insurance	Tata AIG	There are major claims in 13 cr in SFSP. pls confirm cause of loss and what is the max claim amount (total no of claims - 524). Are these losses repetitive?	Please refer attached Claim MIS
14	General	Property Insurance	Tata AIG	Post loss measures taken by the client.	BSES follows the routine maintenance activities for loss minimization as this is the part of their SOP.
15	General	Property Insurance	Chola	Can we participate on available capacity basis or 100% capacity is must	Yes
16	General	Property Insurance	Chola	Can we participate for selected proposals or participation for all proposals is mandatory – since we do not have – Crime & Cyber Risk proposals available with us, CGL/PLI for T&D lines is treaty exclusion, SFSP policy for T&D lines is a treaty exclusion	No, you can participate with complete section wise
17	General	Property Insurance	Chola	Insured's Annual TO	Please refer given website in tender documents
18	General	Property Insurance	Chola	For all Proposals - Detailed Claims MIS year wise for past 3 years	Please refer attached Claim MIS
19	General	Property Insurance	Chola	For all Proposals - Policy wise premium break-up for past 3 years	Please refer attached Premium Details
20	General	Property Insurance	Chola	The claim summary provided doesn't mentioned any claims for SFSP policy covering T&D lines, please confirm whether any claim are there or not	Please refer attached Claim MIS
21	General	Property Insurance	Chola	IAR : Location wise SI Break-up	Will share the same at the time of Policy Placement
22	General	Property Insurance	Chola	SFSP : Location wise SI break-up & Risk occupancy for respective location / are the store locations are separate locations / is scrap store is single location or multi location	< 50 Crore for substation and > 50 Crores for Grids
23	General	Property Insurance	Chola	EEL : Location wise SI break-up / Highest value single equipment / Ageing of equipments	Same will share at the time of policy Placement
24	General	Property Insurance	Chola	PEEL : Highest value single equipment / Ageing of equipments	Will share the same at the time of Policy Placement
25	General	Property Insurance	Chola	Fidelity Guarantee : Number of Employees	Please refer tender documents, it is Unnamed Wise
26	General	Property Insurance	Chola	MBD : Location wise SI break-up / Highest value single equipment / Ageing of equipments	Will share the same at the time of Policy Placement
27	General	Property Insurance	HDFC EGRO	a). The SAT Sum insured mentioned in the tender (page no. 33 of 82) is as mentioned below:	Please refer " Limit of liability " mentioned In Tender documents
29	General	Property Insurance	HDFC EGRO	Material Damage INR 8,00,166/- lacs	Please refer " Limit of liability " mentioned In Tender documents
30	General	Property Insurance	HDFC EGRO	Gross profit -Business Interruption INR 1,50,000/- lacs	Please refer " Limit of liability " mentioned In Tender documents
32	General	Property Insurance	HDFC EGRO	However, Sum insured mentioned in price bid (page no. 76) is mentioned as INR 8,00,166 lacs. It seems BI sum insured is missed out.	Please refer " Limit of liability " mentioned In Tender documents
33	General	Property Insurance	HDFC EGRO	Kindly confirm which sum insured to be considered for quoting.	Please refer " Limit of liability " mentioned In Tender documents
35	General	Property Insurance	HDFC EGRO	b). Margin clause is mentioned as 10%. Kindly review if the same can be capped to 5% or Rs. 5 Crs.	As per tender documents
37	General	Property Insurance	HDFC EGRO	c). RFQ for Standard Fire & Special Perils for Transmission & Distribution Lines including LT and HT Lines as mentioned in tender page 59 of 89:	Same is covered as per Treaty Limited
38	General	Property Insurance	HDFC EGRO	Coverage required is for BI cover whereas no BI value mentioned also please share wording for following clause:	Will share the same at the time of Policy Placement
39	General	Property Insurance	HDFC EGRO	i). Service interruption clause	Will share the same at the time of Policy Placement
40	General	Property Insurance	HDFC EGRO	ii). Repeat tests clause	Will share the same at the time of Policy Placement
41	General	Property Insurance	Universal Sampoo	Kindly Provide wording for Truck body tilt clause.	Will share the same at the time of Policy Placement
42	General	Property Insurance	Universal Sampoo	Request to confirm Whether ODC cargo will be involved.	Yes
43	General	Property Insurance	Universal Sampoo	Claim MIS with cause of loss and measures taken	Please refer attached Claim MIS
44	General	Property Insurance	Universal Sampoo	Expiring policy sharing pattern	Please refer tender documents
45	General	Property Insurance	Universal Sampoo	T&D cover are excluded	covered as per the Treaty Limit
46	General	Property Insurance	Universal Sampoo	MBD covered required under SCP :Are these new equipments?	All equipments involved in erection actively
47	General	Property Insurance	Universal Sampoo	Max SI exposure under all policies at any one location.	< 50 Crore for substation and > 50 Crores for Grids
48	General	Property Insurance	Universal Sampoo	Store stock - Value taken in insurance or not and basis of same	Please refer tender documents

Sl. No	NIT Clause Reference	Description	Name of Insurer	Bidder's Query	BRPL's Reply / Clarifications
49	General	Property Insurance	Universal Sampoo	Claim related points to be taken up with claims team including Valuation Point	Please refer attached Claim MIS
50	Section III Special conditions of the contract Pg.19 of 82	Liability Insurance	Following clauses to be added	Following clauses to be added	<p>13. For all liability insurance policies -No repudiation or deduction in claim on account of delay in intimation. -In case of any deduction in claim, insurer has to establish that delay in intimation has resulted in increase in insurer's liability under the scope of policy & has prejudiced insurer's rights & interest.</p> <p>14. Commercial General Liability Insurance policy -Amended claim notification clause- An Insured will notify the claim to insurer only after becoming aware of suit or notice of claim. The claim shall be notified as soon as practicable</p>
51	Revised MoU on Liability Policies and claims year 2025-2026. Pg. 22 of 82	Liability Insurance	Following clauses to be added	Following clauses to be added	<p>5.No repudiation or deduction in claim on account of delay in intimation.</p> <p>6. In case of any deduction in claim, insurer has to establish that delay in intimation has resulted in increase in insurer's liability under the scope of policy & has prejudiced insurer's rights & interest.</p> <p>7. Commercial General Liability Insurance policy : Amended claim notification clause- An Insured will notify the claim to insurer only after becoming aware of suit or notice of claim. The claim shall be notified as soon as practicable</p>
52	Price Bid Format for liability Policies - PL Act Policy Page no 82	Liability Insurance	Clarification with regards to limit of PL Act Policy	Clarification with regards to limit of PL Act Policy	<p>Limits to be read as below for PL ACT Policy:</p> <p>250 Crores : 500 Crores</p>