

**TENDER DOCUMENT**

**FOR**

**COMPHRENSIVE INSURANCE POLICY**  
**FOR THE STOCKS LYING IN OPEN AT**  
**VARIOUS STAGES OF LUMBRING**  
**OPERATIONS VIZ a VIZ FOREST, OFF**  
**ROAD TRANSPORATATION ACTIVITIES**  
**AND IN SALE DEPOTS AT JAMMU.**

**FOR THE YEAR (2019-20)**

**w.e.f midnight (2400 hrs.) of 16-07-2019**  
**to 31-03-2020**



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## INTRODUCTION

The departmental working of lumbering operations in J&K Forests was started on an experimental scale way back in 1958-59 with a technical support from experts from Sweden in a small unit named as "Keran Logging Project" (KLP) in Keran Forest areas of Kamraj Forest Division. Later some coupes were taken up in the valley and the Keran Logging was rechristened as "Departmental Exploitation Project" (DEP).

During 1964 some more areas were taken up in the Kashmir valley for winter working and a few compartments were taken up in Jammu in Udhampur Forest. With the success observed, the "Departmental Exploitation Project" (DEP) was expanded to a "Departmental Logging Project" (DLP) and certain drainages like Lolab, Romshi and Doodganga in Kashmir Valley and Neeru, Kellar and Dudu Ranges in Jammu region were earmarked to be worked out by DLP.

The DLP had a Board of Governors chaired by the Chief Secretary to lay down policy matters and the DLP continued to be under the Chief Conservator of Forests with a General Manager to conduct day to day work.

In the year 1973, the Government created a separate Organization called the Government Lumbering Undertaking (GLU), a step towards taking over the responsibility of complete Nationalization of Forest Working in the State.

In the year 1978, the State Legislature passed an Act called J&K State Forest Corporation Act, 1978 in pursuance of the SFC Act, 1978, the Government Lumbering Undertaking was converted into J&K State Forest Corporation "**with the objectives of better preservations, supervision and development of forests and better exploitation of forest produce within the State and matters connected therewith**". The Corporation came into existence and started its functions independently from **01-07-1979**.

### **1. Role and responsibilities of the J & K State Forest Corporation**

The J&K State Forest Corporation Act, 1978 and Hon'ble Supreme Court order Dated:-12-12-1996 provides for extraction of timber from Forest and subsequent disposal exclusive by J&K State Forest Corporation apart from Forest Department. Timber extracted by SFC is sold through open auctions, supplied to consumers on concessional rates in Srinagar and Jammu cities through fair price depots of SFC, and also through Concessional timber sale depots in the state. The SFC also supplies timber to other Government Departments for public works. In this way, SFC contributes significantly to the economy of the State.

In the Jammu and Kashmir State Forest Policy, 2011, which was notified in January 2011, the following strategy, *inter alia*, has been enunciated for meeting the demand for timber:



***“Technologies and processes that minimize deterioration and wastage of timber during conversion, extraction and transportation will be adopted so that dry and fallen trees do not deteriorate in forests.”***

The State of Jammu & Kashmir is bestowed with valuable natural forests and has 1329.23 Million CuM growing stocks. The forests of the State are managed on scientific principles for sustainability. With growing concern for forest conservation and for optimization of its environmental services the role and responsibilities of SFC will further increase because extraction techniques will have to be more effective and modernized to ensure that the impact of lumbering operations on surrounding forests is minimal. Besides most of the lumbering operations are labour intensive and in this manner the Corporation also generates livelihood opportunities for local people in the remotest corners of the State.

Apart from revenue and livelihood generation, removal of dry and fallen trees also help in climate change mitigation when timber extracted from dry/ fallen trees is put to structural uses where the carbon remains fixed for many decades/ centuries. Further selective clearing the forest area by removing dry fallen trees helps in fresh regeneration starting a new chain of carbon sequestration.

Keeping this in view it is important that SFC functions as a vibrant organization, discharges the responsibilities assigned to it, and continues to contribute towards economy of the state and health of the forests.

The areas of operation for timber logging / lumbering operation in forest are:-

#	Name of the Offices / SFC Divisions	Location
1.	Divisional Manager Extraction Rajouri	District Rajouri, Poonch
2.	Divisional Manager Extraction Jammu	District Jammu, Samba & Kathua
3.	Divisional Manager Extraction Udhampur	District Udhampur, Reasi
4.	Divisional Manager Extraction Ramban	District Ramban & Reasi
5.	Divisional Manager Extraction Doda	District Doda & Ramban
6.	Divisional Manager Extraction Kishtwar	District Kishtwar & Doda
7.	Divisional Manager Extraction Bhaderwah	District Doda

The areas where the stocks are lying in sale depots are:-

#	Name of the Offices / SFC Divisions	Location	Sale / Store Depots
1.	Divisional Manager West Marketing	Jammu District	1. Janipur 2. Bahu
2.	Divisional Manager East Marketing	Jammu District	1. Bachan 2. Sunjwan



Dated: - 21/05/2019

**FRESH NOTICE INVITING e-TENDER**

For and on behalf of the Managing Director, Jammu and Kashmir State Forest Corporation, Chief General Manager, (S&M) J&K SFC, University Road, Bikram Chowk, Jammu invites e-bids from the Public Sector General Insurance Companies and Private Sector Insurance Companies for insurance cover. **Comprehensive Insurance Policy for the timber stocks lying in open at various stages of lumbering operations viz a viz Forest, Off road transportation activities and in sale depots at Jammu which shall comprise mainly of conifer species of Deodar, Kail, Fir and Chir timber** for covering below mentioned risks:

#	Nature of Risk / Insurance cover	Stage-I (Stocks lying in Forest / ORT) (Short period) Sum to be insured. Rs. in Crores	Stage-II (Stocks lying in open sky in sale depots) (Open declared policy for one year) Sum to be insured. Rs. in Crores	Total Rs in Crore	Remarks
1.	Fire including Forest Fire/ Bush Fire.	29.04	19.10	48.14	Sum insured is subject to change as per actual stocks position on 16.07.2019
2.	Riots, Strikes and Malicious Damage (RSMD)				
3.	Terrorism Coverage				
4.	Flood Coverage required excluding earth quake.				
5.	Workmen compensation policy(Labour engaged at various working locations involving any of the lumbering operation of J&K SFC)	Skilled : 600 Nos @ Rs 350/- per day	Skilled : 40 Nos of labour @ Rs 350/- per day		<b>w.e.f mid night 2400 hrs. of 16-10-2019 to 17-10-2020.</b>
Broker / agent clause deleted. GST / Stamp Duty applicable. Rates are applicable as per individual locations.					

The e-bids will be opened electronically in the presence of the bidder's/ representatives, who choose to attend at the venue, date and time mentioned in the calendar of events. The bidder's representative attending the opening shall have the authority letter issued by the insurance company.



## INSTRUCTIONS:-

1. The bids are to be submitted in two cover system comprising of;
  - Technical & Commercial bid.
  - Price Bid (BOQ, Price Bid submission form & Price schedule)
2. The Bidder will submit all the required information in Technical & Commercial bid for Fire Insurance Cover in the formats wherever provided in the bid proposal sheets (Section-IV) & as under:-
  - (i) Technical & Commercial Bid Submission Form (Format-1)
  - (ii) Re-Insurance Arrangement details.
  - (iii) Bidder declaration (Format-3)
  - (iv) Undertaking for Non-Cartelization (Format-4)
  - (v) Organization profile.
  - (vi) Check list for settlement of claims.
  - (vii) Solvency details of the bidder Company.
  - (viii) Market rating of the bidder Company.
  - (ix) IRDA certificate of the bidder company.
  - (x) Having Registered Office in Jammu along with detail of the Authorized person of the company.
3. The "Price Bid" shall comprise the BOQ, Price Bid Submission Form (and the price schedule (Schedule I to the Bid Document)).
4. The Bidder shall quote the Premium Rate and Total Premium against respective areas of Coverage for respective Sum-Insured as per Price Schedule of Bid Proposal Sheet. **The Total Premium will be inclusive of all expenditures to be incurred by the Bidders and all applicable taxes, service tax and surcharge and No expenditure other than those quoted in the Bid Proposal Sheet will be entertained by J&K SFC on any account for the defined 'Scope of Coverage'.**

The Bidders are required to quote the rates for Fire Comprehensive Section, including add-on risk coverage(s), Third Party Liability & Terrorism separately for the year as detailed in the bidding documents.
5. The Bid Proposal shall remain valid for a period of 45 days from the last date of submission of 'Technical & Commercial Bid and Price Bid'.
6. Tendering authority reserves the right to accept or reject any or all bids and to cancel the bidding process at any time prior to the award of the contract.

The detailed bid document can be seen / downloaded from the website [www.jksfc.gov.in](http://www.jksfc.gov.in) and <http://jktenders.gov.in>. The calendar of events shall be as under:-



#.	Activity	Date & Time
1.	Publishing Date	25.05.2019 at 1700 Hrs.
2.	Document Download start date	25.05.2019 from 17.30 Hrs.
3.	Start date of receipt of written queries on NIT	28.05.2019 at 1000 Hrs.
4.	Last date of receipt of written queries on NIT	03.06.2019 at 1600 Hrs.
5.	Pre-bid conference	06.06.2019 at 1400 Hrs.
6.	Date of issuance of modifications to the bid documents (corrigendum)	07.06.2019 at 1600 Hrs.
7.	Document Download End date	19.06.2019 at 1800 Hrs.
8.	Bid submission start date	08.06.2019 from 0900 Hrs.
9.	Bid submission end date	29.06.2019 at 1800 Hrs.
10.	Technical Bid opening date	01.07.2019 at 1230 Hrs.
11.	Uploading of Technical Bid Evaluation Sheet	01.07.2019 at 1600 Hrs.
12.	Financial Bid opening date	02.07.2019 at 1200 Hrs.
13.	Uploading of Financial Bid evaluation Sheet	02.07.2019 at 1400 Hrs.
14.	Declaration of the Successful Bidder	02.07.2019 at 1430 Hrs.

7. The dates shown above are Firm unless modified by the tendering authority, who shall not be responsible for any delay by the bidders caused by whatsoever reason. In case there is holiday on any of the aforesaid dates, the next working day shall be considered for the above proceedings.

(Ishtiaq Ahmad Bhatt)

**Chief General Manager, (S&M),  
J&K State Forest Corporation  
Jammu**

No:- 65-115 /CGM/SFC/S&M/J

Dated: 21-05/2019

**Copy for information to:**

1. *Managing Director, J&K State Forest Corporation with the remarks that Sh. Rajesh Goswami be authorized to upload the e-NIT.*
2. Financial Advisor & CAO, J&K SFC.
3. All Chief General Managers/General Managers, J&K SFC.
4. Dy. Financial Advisors J&K SFC.
5. All Divisional Managers J&K SFC.
6. Divisional Manager (Legal)/Sr. Law Officer, J&K SFC.
7. Nodel Officer, e-tendering, J&K SFC.
8. *Sh. Rajesh Goswami, Incharge Website, J&K - for uploading of e-NIT on all the concerned websites, using his digital signature.*
9. Notice.

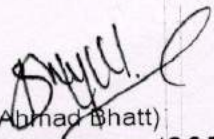



SECTION-I

INSTRUCTIONS TO BIDDERS

PACKAGE NAME:	COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER (Stage I & II) (District Jammu, Rajouri, Udhampur, Ramban, Doda, Kishtwar) JAMMU PROVINCE.
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w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.

  
(Ishtiaq Ahmad Bhatt)  
Chief General Manager, (S&M),  
J&K State Forest Corporation,  
University Road, Bikram Chowk,  
Jammu, J&K – 180006.





## INSTRUCTIONS TO BIDDERS

**PACKAGE: COMPREHENSIVE INSURANCE POLICY FOR STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES UPTO LOADING POINT, WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER.**

### 1.1 INFORMATION TO BIDDERS

- 1.1 J&K SFC a Govt. of J&K Enterprise, intends to take Comprehensive Insurance Policy for the stocks lying in open at various stages of lumbering operations viz-a-viz Forest, Off road transportation activities and in sale depots at Jammu (Stage I & Stage II) in line with the specifications, requirements, terms and conditions elaborated in the 'Scope of Coverage' in Section III of the Bidding Documents.
- 1.2 The prospective bidders are invited to submit "Technical & Commercial Bid" and "Price Bid" for Comprehensive Insurance Policy for the subject requirement.
- 1.3 J&K SFC will provide necessary inputs/information as considered necessary to the successful bidder for completion of the requirement.
- 1.4 The costs on account of preparation of bid, negotiation, discussion etc. as may be incurred by the bidder in the process of finalization of the contract are not reimbursable by J&K SFC.
- 1.5 J&K SFC reserve the right to reject any or all bids, wholly or partially, without assigning any reasons whatsoever.

### 2.0 BIDDING DOCUMENTS

2.1 The bidding documents comprises of the following		
i)	Instructions to Bidders	Section-I
ii)	Conditions of Policy	Section-II
iii)	Scope of Coverage	Section-III
iv)	Bid Proposal Sheet	Section-IV
v)	Formats & Schedules	Section-V

- 2.2 Bidders may seek clarification on the bidding documents, if required, upto 03<sup>rd</sup> of June, 2019. Any clarification sought must be sent in writing to the following address:

**Chief General Manager, (S&M), J&K State Forest Corporation, University Road, Bikram Chowk, Jammu – 180006.**

**e-mail address: [sfccgmsalejmu@gmail.com](mailto:sfccgmsalejmu@gmail.com) & c.c: [jksfc.kmr@gmail.com](mailto:jksfc.kmr@gmail.com).**

- 2.3 At any time before the scheduled submission of bid, J&K SFC may, for any reasons, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the bidding documents by amendment. The amendment/response to clarification(s) if any will be sent in writing to all the prospective Bidders and will be binding on them. J&K SFC may, at its discretion, extend the deadline for submission and/or opening of the bid.
- 2.4 The bidding documents are and shall remain the exclusive property of J&K SFC without any right of the bidder to use them for any purpose except for bidding and for use by successful bidder with reference to the work.



### 3.0 INSTRUCTIONS FOR PREPARATION OF BID PROPOSALS:

- 3.1 Bid Proposals complete in all respects, shall be submitted online with requisite information and annexure as specified in the bidding documents. It shall be free from any ambiguity, cutting, and use of correcting fluid or overwriting.
- 3.2 An authorized representative of the firm shall initial all pages of the bid proposal. Legal authority letter and authorization letter for signing the proposal/tender documents should be attached.
- 3.3 For preparation of Bid Proposals, Bidders are expected to examine the bidding documents in detail and it is the Bidder's responsibility to ensure that the information provided is adequate and clearly understood. Material deficiencies in providing the information requested may result in rejection of the bid.

### 3.4 TECHNICAL & COMMERCIAL BID

3.4.1 While preparing the 'Technical & Commercial Bid', Bidders may give particular attention to the following aspects.

- a) Scope of the Coverage required as detailed in Section III.
- b) Additional covers that can be provided by the Bidder if any.
- c) Extensions, exclusions & other features.
- d) Other terms and conditions.
- e) Bid Proposal Sheets.

3.4.2 "Technical & Commercial Bid" shall provide the following information:

- i) Any additional information considered relevant by the Bidder for effective evaluation of the capability and soundness of the Bidder.

3.4.3 The Bidders will submit all the required information in 'Technical & Commercial Bid' for insurance cover in the formats wherever provided in Bid Proposal Sheet (Section-IV) and as under:

- i) Technical & Commercial Bid Submission Form (Format -1)
- ii) Draft Policy Wordings.
- iii) Bidder declaration (Format-3)
- iv) Under taking for Non-cartelization (Format-3)
- v) Organization Profile.

3.4.4 Bidders should agree to Scope of Coverage along with Extensions, Add-on covers and all the conditions of Policy and other provisions of the bidding documents. J&K SFC reserves the right to reject the offer on account of any such deviations/exceptions. If the Bidder, on advice of J&K SFC, does not withdraw the deviations/exceptions, J&K SFC reserves the right to reject the bids.

3.4.5 Technical & Commercial Bid shall not contain any price.




### 3.5 PRICE BID

- 3.5.1 BOQ, Price Bid Submission Form and Price schedule shall form "Price Bid". For preparation of the 'Price Bid', Bidders are expected to take into account the requirements and conditions of the bidding documents. The Price Bid shall be prepared and submitted as per 'Bid Proposal Sheet (BPS)' under Section IV of Bidding Documents.
- 3.5.2 Premium Rates & Total Premium to be quoted by the Bidders will be in Indian Rupees only on firm price basis and shall remain valid during the currency of the Policy. However the Total Premium amount payable shall be based on the actual sum-insured. Further premium for any subsequent change in the sum-insured during the policy period shall be paid on pro-rata basis.
- 3.5.3 The Bidder shall quote the Premium Rate and Total Premium against respective areas of Coverage for respective Sum-Insured as per Price Schedule of Bid Proposal Sheet. The Total Premium will be inclusive of all expenditures to be incurred by the Bidders and applicable Goods and Service Tax and stamp duty and No expenditure other than those quoted in the Bid Proposal Sheet will be entertained by J&K SFC on any account for the defined 'Scope of Coverage'. The bidder is advised to take into account all the applicable taxes, duties and other levies prevailing on 01/07/2019. If any rates of taxes are increased or decreased, a new tax is introduced, or an existing tax is abolished, or any change in interpretation or application of any tax occurs in the course of the performance of the contract, which was or will be assessed on the insurer, in connection with performance of the insurance policy, an equitable adjustment of the amount shall be made to fully take into account any such change by addition to the contract price or deduction there from, as the case may be.
- 3.5.4 The Bidders are required to quote the rates for Comprehensive Section, including add-on risk coverage(s), Third Party Liability separately for the year as detailed in the bidding documents.
- 3.5.5 The Bid Proposal shall remain valid for a period of 45 days from the last date of receipt of 'Technical & Commercial Bid and price bid'.
- 3.5.6 Any optional item's rate/quote shall not be considered for the purpose of evaluation. No separate discount should be quoted in separate envelope. The rebate/discount shall be considered while determining Contract Price during evaluation. Discount to be given should be on price bid itself in percentage term.

### 4.0 SUBMISSION OF BID PROPOSAL

- 4.1 The Bidders are requested to submit the bids written in English language.

**The Chief General Manager, (S&M), J&K State Forest Corporation, University Road, Bikram Chowk, Jammu – 180006, J&K.**

 Technical & Commercial Bid shall not contain any price.



- 4.2 Bid Proposals received after the due date and time for submission will not be considered. J&K SFC will not be responsible for non-delivery/late delivery of Bid Proposals sent by post. Offers sent by Fax/e-mail/telegram etc will not be considered.
- 4.3 Bid Proposals shall be strictly opened at the scheduled time and date, as mentioned in the NIT, in the presence of such bidders or their authorized representative who may be present.


## 5.0 BID EVALUATION

- 5.1. The evaluation of 'Technical & Commercial Bid' including unconditional 'Letter of Support from Re-Insurers' in original on their letter head shall be done first.
- 5.2 The Price Bids of the Bidders whose 'Technical and Commercial Bids' and 'Letter of Support from Re-Insurers' are found acceptable, shall be opened online on the date and time, in the presence of the Bidder's representatives who may choose to attend. Date & time of opening of price bids shall be informed to the participating bidders after the evaluation of "Technical & Commercial Bids".
- 5.3 J&K SFC will determine whether the Bids are complete, i.e. whether the Bidder have offered quotes for all areas of coverage's, as per requirement of bidding documents provisions.
- 5.4 Price Bids will be evaluated taking into account Total Premium quoted for All-Sections of coverage(s) for respective sum-Insured, as per Schedule 1 of BPS of Bidding Documents. In case some risk have been quoted for, it shall be presumed the risks have been covered and their price have been included in the rates quoted.
- 5.5 The in-built extensions, add-on covers, terms and conditions shall be provided to J&K SFC without any financial implication to J&K SFC.
- 5.6 Any misinformation or un-supported fact, data, information, rates/ quotes, terms and conditions leading to delay, complication, failure to placement of risk shall be viewed seriously by J&K SFC and may result into rejection of bid and may impact future insurance relationship.
- 5.7 In case two or more bidders are evaluated lowest (L-1), all those lowest bidders (L1) shall be asked to participate in the snap bidding at J&K SFC Office and they will be required to submit their fresh financial bid on spot basis. In case of snap bidding, the policy will be finalized with the bidder whose bid emerges to be the lowest on the basis of snap bidding in presence of bidders participating in the snap bidding.

## 6.0 AWARD OF COMPREHENSIVE INSURANCE POLICY

- 6.1 The Comprehensive Insurance Policy will be finalized with L1 Bidder, whose bid is found to be technically and commercially acceptable, evaluated lowest, and who possess required Re-insurer support.
- 6.2 It may however be noted that J&K SFC reserves the right to reject any or all bids without assigning any reason thereof and J&K SFC's decision in this regard shall be final and binding on all the bidders.

## 7.0 UNDERTAKING



The bidder needs to sign an undertaking as per Format 4, confirming that no form of cartelization has taken place between the bidding participants.



## 8.0 Corrupt/ Fraudulent/ Collusive/ Coercive Practices

It is expected from the Bidders that they will observe the highest standard of ethics during the procurement and execution of such contracts. In pursuance of this policy:

- (a) for the purposes of this provision, the terms set forth below shall mean as under:
  - (i) "corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
  - (ii) "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Employer, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Employer of the benefits of free and open competition;
  - (iii) "Collusive practice" means a scheme or arrangement between two or more bidders, with or without the knowledge of the Employer, designed to establish bid prices at artificial, non-competitive levels; and
  - (iv) "Coercive practice" means harming or threatening to harm, directly or indirectly, person or their property to influence or affect the execution of a contract;
- (b) A Bid may be rejected by the Employer if it is determined at any stage that the respective Bidder has engaged in corrupt, fraudulent, collusive and coercive practices as mentioned above in competing for the contract in question.
- (c) The Employer may declare a firm ineligible for participating in tender floated by J&K SFC, either indefinitely or for a stated period of time, if it at any time determines that the firm has engaged in corrupt or fraudulent practices, Collusive and Coercive practices in competing for, or in executing a contract.
- d) Banning of Business Dealings: It is not in the interest of J&K SFC to deal with Agencies who commit deception, fraud or other misconduct in the tendering process. The grounds on which Banning of Business Dealings can be initiated are as follows:-
  - i) If the security consideration, including questions of loyalty of the Agency to J&K SFC so warrants;
  - ii) If the director/ owner of the Agency, proprietor or partner of the firm, is convicted by a court of law for offences involving moral turpitude in relation to its business dealings with the Government or any other public sector enterprises, during last five years;
  - iii) If business dealings with the Agency have been banned by the Department of Forest, Environment & Ecology Department, Government of J&K / J&K State Forest Corporation or any other agency of Gol / State Governments.

End of section-I

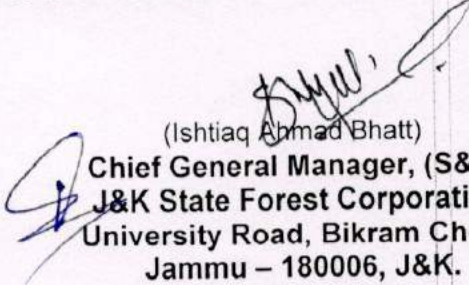


SECTION-II

CONDITIONS OF POLICY

PACKAGE NAME :	COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER (Stage I & II) (District Jammu, Rajouri, Udhampur, Ramban, Doda, Kishtwar) JAMMU PROVINCE.
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w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.

  
(Ishtiaq Ahmad Bhatt)  
**Chief General Manager, (S&M),  
J&K State Forest Corporation,  
University Road, Bikram Chowk  
Jammu – 180006, J&K.**



**CONDITIONS OF COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER.**

**1. GENERAL**

- (a) The Bidders may interact and discuss with J&K SFC to assess risk and safety features of Sale Depots at Jammu appropriately at mutual convenience.
- (b) The bidders if so desire may also visit the Sale Depots at their own cost prior to submitting their bid proposal.

**2. SUM-INSURED**

- a) Sum insured in Comprehensive Insurance Policy shall be based on re-instatement value as per the prevailing practice and norms.
- b) Total Sum-Insured under Fire including Forest Fire / Bush Fire + RSMD + Terrorism Coverage + Flood coverage excluding earthquake + Workmen compensation is the cost of insurable timber stock of J&K State Forest Corporation as per Form-18 (Timber account) of J&K SFC. A copy of the monthly stock position of the insurable timber stocks at various locations can be had from our office. However, all prospective insurers are required to prepare their own valuation report and in case of any discrepancies between the valuation report of J&K SFC and prospective insurers, the same can be discussed during the pre-bid conference. Changes in the valuation report, if any, desired by the prospective bidders can be captured in valuation report of the J&K SFC, if agreed by J&K SFC. The revised valuation report issued subsequently by J&K SFC shall be binding on all prospective bidders. The bidders shall quote accordingly.
- c) Sum-Insured under different sections of the Policy for the purpose of Policy execution may be revised at the discretion of J&K SFC during the currency of the policy with pro-rata adjustment of premium.

**3. EXCLUSIONS**

- 3.1 Exclusions as per standard terms of fire policy including earth quake.

**4. UNDER INSURANCE**

Under insurance up to 10% shall be ignored/waived off at the time of settlement of claim for all sections of the Policy subject to policy guidelines.

**5. INSURANCE BUSINESS/RESPONSIBILITY OF INSURER**

The competitive bidding is being undertaken. However J&K SFC reserves the right to reject any or all bids without assigning any reason thereof and J&K SFC decision in this regard shall be final and binding on all the bidders.

**6. INSURER AND THEIR RESPONSIBILITY**

**a) INSURER**

Evaluated L-1 bidders shall consult J&K SFC to finalize policy wordings and associated working arrangements.



## **b) RESPONSIBILITY OF INSURER**

It may however be clearly understood that the Insurer shall be solely and legally responsible to J&K SFC for effective execution of the Policy including co-ordination with J&K SFC sites, collection of premium, complete placement of re-insurance Programme, issue of policy document and prompt claim settlement etc.

### **7. CHECK LIST**

The bidder should submit along with the bid standard checklist of documentation required for early settlement and on-account payment of claims. However the checklist shall be further finalized keeping in view the availability of various aspects/documents.

### **8. REVIEW MEETINGS**

Insurer will develop effective Management Information System (MIS) for facilitating effective implementation of the policy and early settlement of claims. Co-ordinator at Jammu SFC Office shall be identified for periodical review meetings for monitoring progress of different activities.

### **9. RESPONSIBILITY FOR SEMINAR/WORKSHOP**

To educate on Comprehensive Insurance Policy, Insurer shall organize Seminars/ Workshops on the Policy, at no extra cost, at J&K SFC Sub Office, University Road, Bikram Chowk, Jammu or other agreed locations, as advised by J&K SFC, to facilitate understanding and effective implementation of Policy at least once in a year. Insurer shall also arrange intensive training programmes at no extra cost, for selected personnel of J&K SFC.

### **10. TIME FRAME OF THE POLICY DOCUMENTS**

The insurer will issue the premium receipt and the Cover note for the desired coverage immediately on the receipt of the premium from J&K SFC. The original policy document shall be issued within one week from the date of the assumption of the risk. The policy document shall clearly indicate various rates, sum-insured, extensions, inclusions, exclusions and terms & conditions in line with bidding documents. Any amendment of the policies documents shall be confirmed by issuing endorsement within 4 working days of the receipt of the necessary premium/information from J&K SFC.

### **11. CLAIMS PROCEDURE AND MANAGEMENT**

In case of a claim, the insurance company shall immediately but not later than 48 hours of the receipt of intimation from J&K SFC depute an IRDA accredited surveyor.

In normal circumstances, the claim has to be settled within 30 days from the date of first information, net of time taken by J&K SFC for responding to surveyor's/insurance company's comments.

A joint meeting between surveyors, insurance company and J&K SFC will be organized on a date suggested by J&K SFC for discussing the claim matters and the minutes of the said meeting shall be recorded. The insurance company will take a weekly report from the surveyor to ensure the success of the procedure and keep J&K SFC informed and copy of interim as well as final survey report shall be submitted to J&K SFC immediately.

### **12. OPERATION AND MAINTENANCE OF POLICY**

Insurance policy shall be issued in the name of J&K SFC covering stocks lying open at various stages of lumbering operation viz-a-viz Forest, Off road transportation activities, stocks lying in sale depots of Jammu and any addition during the continuation of the policy period. Lodging of claim till finalization/settlement shall be operated and maintained by the Nodal Officer, J&K SFC.



**13. PROCEDURE OF PAYMENT:**

Payment of Premium shall be released in Indian Rupees by Account Payee Cheque/RTGS/NEFT/net payment/ECS from designated Nodal Officer of J&K SFC, Jammu. The Bank Charges shall be on account of Insured.

**14. SETTLEMENT OF DISPUTES:**

If any dispute(s) or difference(s) of any kind whatsoever arise between the parties hereto in connection with or arising out of this policy, the parties hereto shall negotiate with a view to its amicable resolution and settlement. In the event no amicable resolution or settlement is reached within a period of sixty (60) days from the date on which the dispute(s) or difference(s) arose, such disputes or differences shall be referred to and settled by Arbitral Tribunal comprising of three (3) arbitrators, one to be appointed by each party, the third arbitrator to be appointed by both the arbitrators. In case of differences, the third arbitrator shall be appointed by the Hon'ble J&K High Court or the Institution or the Authority nominated/authorized by the Hon'ble J&K High Court in this regard. The arbitration proceedings shall be in accordance with the provisions of the Indian Arbitration & Conciliation Act, 1996 as amended or enacted from time to time. The existence of any dispute (s) or difference (s) or the initiation or continuance of the arbitration proceedings shall not permit the parties to postpone or delay the performance by the parties of their respective obligations pursuant to this contract. The venue of the arbitration shall be J&K State. The arbitrator shall pass a speaking award and the costs of arbitration shall be shared equally between the insurer and the insured.

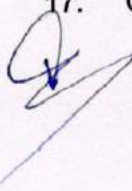
**15. PROCEDURE OF PAYMENT:**

Payment of Premium shall be released in Indian Rupees by Account Payee Cheque/RTGS/NEFT/net payment/ECS from designated Nodal Officer of J&K SFC, Jammu. The Bank Charges shall be on account of Insured.

**16. SETTLEMENT OF DISPUTES:**

If any dispute(s) or difference(s) of any kind whatsoever arise between the parties hereto in connection with or arising out of this policy, the parties hereto shall negotiate with a view to its amicable resolution and settlement. In the event no amicable resolution or settlement is reached within a period of sixty (60) days from the date on which the dispute(s) or difference(s) arose, such disputes or differences shall be referred to and settled by Arbitral Tribunal comprising of three (3) arbitrators, one to be appointed by each party, the third arbitrator to be appointed by both the arbitrators. In case of differences, the third arbitrator shall be appointed by the Hon'ble J&K High Court or the Institution or the Authority nominated/authorized by the Hon'ble J&K High Court in this regard. The arbitration proceedings shall be in accordance with the provisions of the Indian Arbitration & Conciliation Act, 1996 as amended or enacted from time to time. The existence of any dispute (s) or difference (s) or the initiation or continuance of the arbitration proceedings shall not permit the parties to postpone or delay the performance by the parties of their respective obligations pursuant to this contract. The venue of the arbitration shall be J&K State. The arbitrator shall pass a speaking award and the costs of arbitration shall be shared equally between the insurer and the insured.

**17. GOVERNING LAWS AND JURISDICTION**

 The Insurance Policy shall be governed and interpreted in accordance with the laws for the time being in force in the State of Jammu & Kashmir. The Courts of J&K shall have exclusive Jurisdiction in all the matters arising out of this agreement.



**17. NODAL OFFICER/ IN-CHARGE:**

Designated Nodal Officer to be nominated by the Managing Director

**18. PAYING AUTHORITY:**

Designated Nodal Officer to be nominated by the Managing Director.

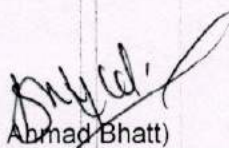
**End of section-II**




**SCOPE OF COVERAGE**

PACKAGE NAME :	COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER (Stage I & II) (District Jammu, Rajouri, Udhampur, Ramban, Doda, Kishtwar) JAMMU PROVINCE.
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w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.

  
(Ishtiaq Ahmad Bhatt)  
**Chief General Manager, (S&M),**  
**J&K State Forest Corporation,**  
**University Road, Bikram Chowk**  
**Jammu – 180006.**





## SCOPE OF COVERAGE

### 1. SCOPE OF COVER:

1.1.1 The Insurance Cover shall cover the timber stocks as per the required risk already enunciated herein before :

#### 1.1.2 Deductibles

- No deductibles and no salvage value.

#### For TERRORISM Cover

- As per standard terrorism policy.

### 1.2 CLAIMS EXPERIENCE:

J&K SFC has taken Fire Insurance Policy for the stocks at various locations for the period from (2015-16), (2016-17), (2017-18) and the claim experience during these periods are three.

### 2.0 SCOPE OF INSURANCE COVERAGE:

2.1 Comprehensive Insurance Policy for stocks lying open at various stages of lumbering operation viz-viz Forest, Off road transportation activities, stocks lying in sale depots of Jammu, as detailed in the bidding documents. The Scope of Insurance Coverage along with extensions/ exclusions and relevant features are detailed with section wise Sum-Insured.

### 2.2 SECTION-WISE SUM-INSURED

The details of Sum-Insured for respective Section/Risk nature are as follows:

Section / Nature	Value Stage-I	Value Stage-II (Rs)	Total Value Rs in Crore
Fire including Forest Fire/ Bush Fire.	29.04	19.10	48.14
Riots, Strikes and Malicious Damage (RSMD)			
Terrorism Coverage			
Flood Coverage required excluding earth quake.			
Workmen compensation policy(Labour engaged at various working locations involving any of the lumbering operation of J&K SFC)	Skilled : 600 Nos @ Rs 350/- per day	Skilled : 40 Nos of labour @ Rs 350/- per day	
Broker / agent clause deleted.			
GST / Stamp Duty applicable.			
Rates are applicable as per individual locations.			

### 2.4 INDEMNITY PERIOD:

w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.



## **2.5 UNDER-INSURANCE PROVISION**

Under insurance to the extent of 10% for the policy cover will not affect the claims.

## **2.6 Terrorism covers:**


Coverage as per standard terrorism policy

## **2.8 Condition applicable to Terrorist Damage**

This policy shall be non- cancellable by the insurer/re-insurer.

## **2.9 On account payment in respect of claim under policy.**

- a) On a/c payment of 75% – **Within 6 weeks of submission of all claim papers for all claims.**
- b) Balance Payment – within 30 days thereafter.

 For delay in on account payment or balance payment, Insurance Co. shall pay interest at prevailing SBI PLR rate for the delay from the scheduled date to the actual date of payment.

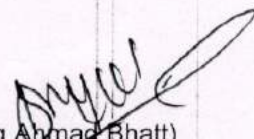
**End of section-III**




## BID PROPOSAL SHEET

PACKAGE NAME :	COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER (Stage I & II) (District Jammu, Rajouri, Udhampur, Ramban, Doda, Kishtwar) JAMMU PROVINCE.
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w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.

  
(Ishtiaq Ahmad Bhatt)  
Chief General Manager, (S&M),  
J&K State Forest Corporation,  
University Road, Bikram Chowk,  
Jammu – 180006, J&K.





PACKAGE: COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER J&K SFC

## TABLE OF CONTENTS

### 1.0 BID PROPOSAL SHEET – TECHNICAL AND COMMERCIAL BID

i.	Technical & Commercial Bid Form (Format -1)
ii.	Bidder declaration (Format - 3)
iii.	Undertaking for Non-Cartelization (Format - 4)
iv.	Organization profile.
v.	Check list for settlement of claims.
vi.	

### 2.0 BID PROPOSAL SHEET - PRICE BID

- I Price Bid Submission Form
- II Price Schedule (Schedule - 1)



To

Dear Sirs,

- 1.0 We hereby propose to provide the Comprehensive Insurance Policy for the stocks lying in open at various stages of lumbering operations viz-viz Forest, Off road transportation activities and in sale depots at Jammu which shall comp[rise mainly of conifer species of Deodar, Kail, Fir and Chir timber as outlined in your bidding document.

We have understood the instructions and the terms and conditions mentioned in the bidding documents furnished by you and have thoroughly examined the detailed scope of coverage along with add on covers/Extensions and Exclusions with other features laid down by you and are fully aware of nature and scope of coverage required.

We hereby confirm our unconditional and complete acceptance and compliance to the provisions and terms and conditions and scope of coverage contained in the bidding documents. We declare that the Insurance Coverage and Services will be rendered strictly in accordance with the requirement.

We hereby furnish our Technical & Commercial Bid comprising of:

- i) Technical & Commercial Bid Submission Form (Format - 1)
- ii) Organization Profile.
- iii) Bidder Declaration (Format – 3)
- iv) Undertaking (Format – 4)

- 2.0 Our Price Bid is being submitted in separate sealed envelopes as per the requirement of bidding documents.

- 3.0 Our Bid Proposal shall remain valid for acceptance for a period of 60 days from the last date of receipt of the 'Technical & Commercial Bid and price bid' by J&K SFC.

Date.....

Signature.....

Place.....

Name.....

Designation.....

Seal.....

**END OF SECTION IV**

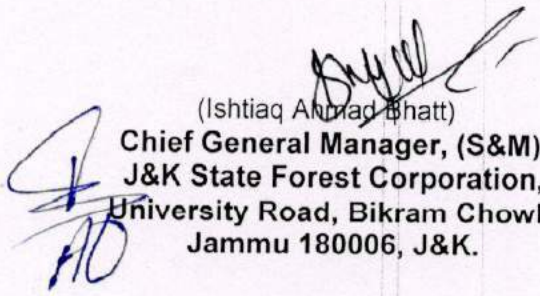


## FORMAT &amp; SCHEDULES

PACKAGE NAME :	COMPREHENSIVE INSURANCE POLICY FOR THE STOCKS LYING IN OPEN AT VARIOUS STAGES OF LUMBERING OPERATIONS VIZ-VIZ FOREST, OFF ROAD TRANSPORTATION ACTIVITIES AND IN SALE DEPOTS AT JAMMU WHICH SHALL COMPRISE MAINLY OF CONIFER SPECIES OF DEODAR, KAIL, FIR AND CHIR TIMBER (Stage I & II) (District Jammu, Rajouri, Udhampur, Ramban, Doda, Kishtwar) JAMMU PROVINCE.
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w.e.f midnight 2400 hrs. of 16-07-2019 to 31.03.2020.

(Ishtiaq Ahmad Bhatt)

  
Chief General Manager, (S&M),  
J&K State Forest Corporation,  
University Road, Bikram Chowk,  
Jammu 180006, J&K.



**TECHNICAL AND COMMERCIAL BID SUBMISSION FORM**

**SUBJECT: - Technical and Commercial Bid for Comprehensive Insurance Policy for the stocks (Stage I & II).**

Bid Ref No. and Date:

Bidder's Name and Address:

Person to be Contacted  
- Name & Designation

Telephone No.

FAX No./ E-Mail

A handwritten signature in blue ink, consisting of a stylized 'S' followed by a horizontal line and a diagonal stroke.



**PRICE BID SUBMISSION FORM**

**SUBJECT:- Price Bid for Comprehensive Insurance Policy for the timber stocks lying in open at various stages of lumbering operations viz-viz Forest, Off road transportation activities and in sale depots at Jammu which shall comprises mainly of conifer species of Deodar, Kail, Fir and Chir timber.**

Bid Ref No. and Date.

Bidder's Name and Address

Person to be contacted - Name & Designation

Telephone No.

FAX No. / E-Mail

To,

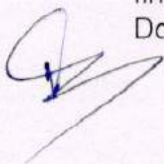
Dear Sirs,

**1.0** We hereby propose to provide the Comprehensive Insurance Policy for the stocks lying in open at various stages of lumbering operations viz-viz Forest, Off road transportation activities and in sale depots at Jammu which shall comprise mainly of conifer species of Deodar, Kail, Fir and Chir timber as outlined in your bidding documents.

We have understood the instructions and the terms and conditions mentioned in the bidding documents furnished by you and have thoroughly examined the detailed Scope of Insurance Coverage along with Extensions and Exclusions with other features laid down by you and are fully aware of nature and scope of coverage required.

We hereby confirm our unconditional and complete acceptance and compliance to the provisions contained in the bidding documents. We declare that the Insurance Coverage and Services will be rendered strictly in accordance with the requirement.

**2.0** We declare that the following are our total Insurance Premium prices in Indian Rupees on firm price basis for the entire Scope of Insurance Coverage detailed in Bidding Documents.





Total Premium for the entire scope of Insurance Coverage and Services for sum insured given in Price Schedule (Fire including Forest Fire / Bush Fire + RSMD + Terrorism Coverage + Flood coverage excluding earthquake + Workmen compensation)

i) In figures \_\_\_\_\_

ii) In words \_\_\_\_\_

(Break up of Premium Rates and Total Premiums separately for each area of risk is given in the price schedule duly filled in by us & enclosed herewith.

- 3.0 We declare that the above quoted Premium Rates & total Premium are firm and shall not be subject to any variation for the entire period of the Insurance Policy. We further declare that the above quoted prices include all taxes, duties and levies payable by us under aforesaid assignment.
- 4.0 Our Bid Proposal shall remain valid for acceptance for a period of 60 days from the last date of receipt of 'Technical & Commercial Bid and price bid' by J&K SFC.
- 5.0 The Premium Rate for Cover(s) left blank, "-" in the Price Schedule, then it shall be deemed to have been included in other Cover(s).

Date .....

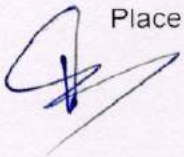
Signature .....

Place .....

Name .....

Designation .....

Seal.....





**PRICE SCHEDULE**

**A. For Comprehensive Insurance Policy for timber stocks of J&K SFC**

#	Cover	Sum Insured (Rs crore)	Net Premium Rate (Rs.)	Premium amount in Rs
1.	Fire including Forest Fire/ Bush Fire.			
2.	Riots, Strikes and Malicious Damage (RSMD)			
3.	Terrorism Coverage			
4.	Flood Coverage required excluding earth quake.			
5.	Workmen compensation policy(Labour engaged at various working locations involving any of the lumbering operation of J&K SFC)			
<b>Total Premium</b>				
<b>Add GST / Stamp Duty</b>				
<b>Total Premium payable</b>				

The Valuation of timbers stocks of J&K SFC shall be based on actual stock position at various points of lumbering operations and also at store and depots at Jammu.

J&K SFC reserves the right to revise the sum insured (upward or downward) and to communicate its decision regarding the revised sum insured within a further period of 30 days from the date of completion of 45 days from the issue of letter of award. However, any claim arising during this period, insurer shall be responsible to pay the claim without any under insurance, over insurance as the case may be.



Date .....

Signature .....

Place .....

Name .....

Designation .....

Seal.....



**Bidder's Declaration**

We hereby confirm that:

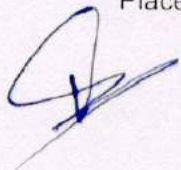
1. We accept all the terms & conditions of the tender documents in Toto.
2. The rate of Premium quoted is not more than that charged from other Govt. Department/PSU.
3. The rate of premium quoted is applicable as per locations.
4. No additional payment/premium shall be demanded at later stage on account of discount offered / less premium offered, if any.
5. No brokerage / commission is considered at all in the price schedule.

The premium quoted is for Comprehensive Insurance Policy along with (Fire including Forest Fire / Bush Fire + RSMD + Terrorism Coverage + Flood coverage excluding earthquake + Workmen compensation)

6. and for the scope, extensions & exclusions mentioned in the tender documents.
7. The Premium Rate for Cover(s) left blank, "-in the Price Schedule, then it shall be deemed to have been included in other Cover(s).

Date .....  
Place .....

Signature .....  
Name .....  
Designation .....  
Seal.....





**Undertaking for Non-Cartelization**

I, \_\_\_\_\_ (Mr. /Ms. ABC XYZ, General Manager/ Authorized person from Head Office) of M/s \_\_\_\_\_ (name of insurance company) do hereby confirm that our quotation is purely based on our assessment of your risk and that there have been no meetings or any kind of tie ups or understanding of whatsoever nature to bid together with other insurers who were invited by J&K SFC to participate in the bid.

We will not share the premium under this policy, either directly or indirectly, with any unsuccessful Bidder.

(Signature)  
(Mr. /Ms. ABC XYZ)  
(General Manager/ Authorized person from Head Office)

**END OF SECTION V**