

I. About HelpAge India

HelpAge India is a non-profit organization dedicated to serving the elderly population in India. It was established in 1978 and has since been actively involved in various initiatives aimed at improving the quality of life for senior citizens. The organization's programmes are focused on direct interventions in the areas of Healthcare, Age care, Livelihoods, Disaster Response, Digital Literacy & Safety, as well as Research, Advocacy and Awareness on rights and policies relating to elders.

HELPAGE INDIA invites bids for Renewal of Group Personal Accident Insurance Policy as per details, terms and conditions given below:

II. Terms and conditions

1. The agency can be an individual/HUF/Partnership firm/Company incorporated under the laws of India.
2. This RFP is not an offer by HelpAge India, but an invitation to receive responses from the eligible bidders.
3. No agency shall be entitled to submit more than one bid whether jointly or severally. If one does so, all bids wherein the agency has participated shall stand disqualified.
4. The agency shall bear all costs associated with the preparation and submission of bid.
5. The agency must have PAN (Permanent Account Number) and registered with GST and the document for the same is to be attached.
6. HelpAge India reserves the right to accept /reject/ select one or more than one agency and to annul the bidding process any or all bids at any time prior to award of contract without thereby incurring any liability to the affected agency.
7. The supplier should have all valid licenses, approvals, certificates, registration from all statutory authorities like Income Tax/GST/any other relevant and mandatory requirements.
8. The bidder must be either:
 - a) An insurance company duly licensed and registered with the Insurance Regulatory and Development Authority of India (IRDAI) to undertake General Insurance business in India; or
 - b) An IRDAI-authorized insurance broker holding a valid registration certificate issued by IRDAI.The bidder shall submit a copy of the valid IRDAI registration/license certificate along with the technical bid. Failure to submit the requisite registration/license document shall result in disqualification of the bid.
9. The schedule of supply shall be provided by HelpAge India while issuing Purchase Order/ email intimation to the selected bidder. In case of delay in supply, penalty shall be levied.

10. HelpAge India reserves the right to cancel the contract based on performance without assigning any reason thereof.
11. Evaluation of the bids will be done by Purchase Committee from HelpAge India.
12. HelpAge India management reserves the right to change (increase or reduce) the numbers/units as per its sole discretion and Project requirement.
13. Documents required releasing the payment:
 - a. Bill / Invoice mentioning Permanent Account Number of Income Tax Department
 - b. Documentary proof of the delivery/ service including E-Way Bill, wherever applicable, as per Purchase order
14. Agencies that will be technically qualified would only be considered for opening of financial bids.
15. The bidder is expected to examine all instructions, forms, terms and specification in this RFP. Failure to furnish all information required under this RFP or to submit a bid not substantially responsive to this RFP in all respect will be at bidder's risk and shall result in rejection of the bid.
16. The bidder and their respective officers, employees, agents shall observe the highest standards of ethics dividing the bidding process. HelpAge India has adopted a zero-tolerance policy on gifts and hospitality. Suppliers are therefore requested not to send gifts or offer hospitality to HelpAge India personnel. Notwithstanding anything to the contrary contained herein, HelpAge India shall reject bid without being liable in any manner whatsoever to the bidder if it determines that the bidder has directly or indirectly or through an agent, engaged in corrupts/fraudulent/coercive/undesirable or restrictive practice in the bidding process
17. Indemnity

The bidder shall indemnify HelpAge India against all actions, suits, claims and demands brought or made against HelpAge India in respect of anything done or committed to be done by the bidder in execution of or in connection with the work of this contract and against any loss or damage to HelpAge India in consequences to any action or suit being against the selected vendor for anything done or committed to be done in the execution of this contract.
18. The RFP shall be evaluated strictly based on the substantive information/credentials/documentary evidences submitted by the agencies.
19. The bidder is expected to examine all instruction, forms, terms and specification contained in this RFP.
20. HelpAge India Management reserves the Right to award the work to more than one Agency as per requirement. Delivery (applicable in case of goods) shall be made at the locations specified by HelpAge India.
21. All the bid needs to be submitted via mail only mail id Procurement@helpageindia.org on or before 20th June 2026.
22. Agencies shall not be permitted to subcontract, either partially or fully, any work assigned to them. In such case the Management reserves the right to cancel the contract with the agency.
23. The rate quoted by the agency will be valid for One Year from the award of the contract.

Annexure- 1 Technical Bid Format

(To be filled, sign & stamp by Agency)

A

S No.	Particulars	Remarks	Work Experience
1	Experience with HelpAge India/Govt. Agency/NGO/DevelopmentSector	Yes/No	
2	Experience in similar Type of Product/Service supply	Year	

B

S.No	Particulars	Last 3 Year		
3	Annual Turnover as per Audited Financials (Copies of the Audited Financials needs to be attached or Turnover Certificate from Chartered Accountant)	FY 2023-24	FY 2024-25	FY 2025-26

C

S.No	Particulars	Top 5 Client List with value (Rs)	
4	Clientele List		

D

S. No.	Particulars	Details (GST & PAN No.)
5	PAN	
6	GST	

We would like to renew our GPA insurance policy, please find below details for RFP.

1. Location of employees : PAN India.
2. Total no. of Employees Staff 590 employees and Retainers 162.
3. Estimated sum insured INR 31,91,00,000/-.
4. Special peril Cover under Table III Death, PTD, PRD,TTD due to accident only (as per previous policy, policy attached).
5. Special exclusion As per GPA policy Subject to clause under TTD- weekly benefits are subject to 1% of the sum insured or Rs. 5000/- per week whichever is less subject to the maximum of 104 weeks or sum insured whichever is earlier.

I request you to send your quote only in mail id procurement@helppageindia.org by 20 June 2026.

If have any queries, please contact to procurement department 011-42030400

Annexure-2: Financial Bid Format

We are submitting the below quotation for the above after understanding completely the technical specifications and other terms and conditions of the RFP.

	SPECIFICATIONS	AGENCY'S RESPONSE (Agree/Disagree)
1.	Rates will be inclusive of all Taxes	
2.	TDS as applicable will be deducted as per Income Tax Act, 2025	
3.	Payment will be made through cheque / NEFT/ RTGS.	
4.	Duly Certified bills along with will be submitted for every completed supply on monthly basis.	
5.	Payment shall be made in 30 days after Receipts of original invoice at our Head Office at Delhi.	
6.	Penalty clauses will apply as defined in the RFP: the decision of the HelpAge India/Project Management shall be final and binding in this regard	

Annexure-3

To be submitted by bidder/Vendor /Tenderer

(On Rs.10 stamp paper)

This has reference to the RFP dated In response to the RFP, we have submitted our technical & financial bids on.....at your email address
In connection with the above bids, we hereby declare as under: -

- i- That we are neither related to any of your Board Members, Officers and other employees nor do we have any financial, commercial or other interests with any of the above persons in any capacity whatsoever.
- ii- That we have submitted the bids in the name of M/S..... and declare that no other bids have been submitted by us in the name of any other firms/companies/proprietors/individuals which comes under the same management and related parties.
- iii- We undertake that:
 - a. All information furnish by us in respect of fulfilment of eligibility criteria and qualification information of the Bid is complete, correct and true.
 - b. All copies of documents, credentials submitted along with this bid are genuine, authentic, true and valid.
- iv- We undertake that
 - a. We are not involved in any litigation that may have an impact of affecting or compromising the delivery of services as required under this assignment.
 - b. We are not blacklisted by any Central/ State Government/ agency of Central/ State Government of India/Public Sector Undertaking/ any Regulatory Authorities/ Multilateral Funding agency in India for any kind of fraudulent activities.
 - c. No Criminal proceedings are pending against the Proprietor / Partner /Director of the firm/ company (Agency) and also against the firm/ company.
(Indicate any convictions if any against the above persons or Agency.)
 - d. The firm/company has not been declared insolvent, bankrupt, not in receivership, or being wound up, nor are its affairs administered by a court or a judicial officer
- v . We hereby undertake that if any information or document submitted by us is found to be false or incorrect, or if we violate any declaration at any stage of the contract, HelpAge India shall have the right to cancel our bid and take such action as it deems fit, including termination of the contract, forfeiture of dues, and blacklisting of our firm.

We understand that HelpAge India is not bound to accept any bid received against RFP and HelpAge India has right to reject all or any bid without assigning any reason or giving any explanation whatsoever.