

# EXPRESSION OF INTEREST (EOI)

## GROUP MEDICAL INSURANCE – 2026-2027

<b>Tender No.</b>	EOI/The Lawrence School/GMC-2026
<b>Earnest Money Deposit (EMD)</b>	Rs. Nil
<b>EOI Issue Date</b>	15 May 2026
<b>Validity of Bid</b>	30 Days
<b>Insurance Coverage Commencement Date</b>	18 June 2026
<b>Duration</b>	One Year
<b>Any Queries can be address to</b>	elam@thelawrenceschool.org
<b>Address for Communication</b>	Headmaster, The Lawrence School, Lovedale, The Nilgiris, Tamil Nadu- 643003

### SCHEDULE OF EVENTS

Sl. No.	Particulars	Completion Date	Time
1	Last date to submit the Tender Documents	06 June 2026	3:00 PM
2	Opening of the Tender	07 June 2026	3:00 PM
3	Queries by the Insurer / Broker	10 June 2026	3:00 PM
4	Negotiation with the Bidders	11 June 2026	3:00 PM

## 1. INTRODUCTION

### Disclaimer

The information contained in this EOI document or subsequently provided to Applicants, whether in document, verbal, or any other form by or on behalf of The Lawrence School, Lovedale, The Nilgiris, Tamil Nadu – 643 003, or any of its employees or advisors, is provided to Applicants on the terms and conditions set out in this EOI document.

The purpose of this EOI document is to provide interested parties with information that may be useful to them in eliciting their proposals. This document may not be appropriate for all persons, and it is not possible for the School, its employees or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this document.

The assumptions, assessments, statements and information contained in this EOI document may not be complete, accurate, adequate or correct. Each Applicant should therefore conduct their own investigations and analysis and should check the accuracy, adequacy, correctness, reliability and completeness of the information contained herein and obtain independent advice from appropriate sources.

The School, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant, under any law, statute, rules or regulations, or under any principles of restitution or unjust enrichment or otherwise, for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this EOI document or otherwise.

## 2. GENERAL INFORMATION

The Lawrence School, Lovedale invites proposals from IRDAI-registered, well-established Insurance Companies — both Public Sector Undertakings (PSUs) and Private Operators — having adequate experience in Medical Insurance, for providing Medical Insurance Coverage for its staff, spouses, children, parents, and in-laws.

### A) Bidder's Eligibility Criteria (Mandatory)

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It is mandatory for potential bidders to ensure that the following minimum eligibility criteria are met in order to participate in the process:

1. Should hold a valid IRDA licence as on the date of submission of the EOI response for procuring insurance business in India.
2. Should be registered with IRDA under the Medical Health Insurance category.

The submission of the tender document must be accompanied by the required documentary evidence to prove eligibility, failing which the quotation will be rejected.

Quotations may be submitted either directly by the Insurance Company or through their authorised IRDA-approved broker. However, one Insurance Company may submit only ONE quote, and one broker may submit only ONE quote for a particular Insurance Company. Quotes must be submitted only from/for those Insurance Companies having a Regional, Divisional, Branch, or Zonal office in The Nilgiris, Coimbatore, or Chennai districts of Tamil Nadu, India.

### B) Experience

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The Bidder should have experience of providing Medical Insurance Policies for the last three years.

### C) Rejection of Bids

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The School reserves the right to reject a Bid if:

- The Bid is incomplete as per the EOI requirements.
- Any condition stated by the Bidder is not acceptable to the School.
- The EOI and any of the terms and conditions stipulated in this document are not accepted by the Bidder.
- Required information is not submitted as per the format given.
- Any information submitted by the Bidder is found to be untrue, fake, or false.
- The Bidder does not provide, within the time specified by the School, the supplementary information, clarification, or details sought by the School for evaluation of the Bid.
- Any other reason which the School may deem appropriate for rejection of the Bid.

## 3. SEALING AND SUBMISSION OF TENDERS

- The School shall be under no obligation to accept any offer received in response to this EOI and shall be entitled to reject any or all offers without assigning any reason whatsoever. The School may abort the entire process at any stage without incurring any liability to affected bidder(s). Any effort by a firm to influence the School's Bid evaluation, bid comparison, or contract award decision may result in the rejection of their Bid.

Bidders are required to submit their tender in a sealed envelope addressed as follows:

**The Headmaster  
The Lawrence School, Lovedale, Ooty  
The Nilgiris – 643 003, Tamil Nadu  
e-mail: [elam@thelawrenceschool.org](mailto:elam@thelawrenceschool.org)**

The sealed tender must be submitted on or before the date and time mentioned in this document.

**Please Note the Following:**

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- I. The successful bidder will be awarded the medical insurance/renewal of existing medical insurance.
- II. The School shall not be bound to accept the lowest bid and reserves the right to reject any or all bids without assigning any reason.
- III. Quotes can be submitted online (PDF document) or through a hard copy in a sealed envelope, which can be dropped in the BOX kept at the School's main gate.

## **4. OPENING OF EOIs**

The EOIs will be opened by the Purchase Committee appointed by the School and other nominated members on 07 June 2026 at the Account Manager's Office at 3:00 PM. In the event that the date of opening falls on a declared holiday, the opening will be on the next working day.

## **5. ALLOTMENT OF CONTRACT**

The determination of award of contract will take into account the Bidder's financial, technical, and service capabilities. It will be based upon an examination of documentary evidence of the Bidder's qualifications, as well as such other information as the School deems necessary and appropriate.

The School will award the Contract to the successful Bidder whose quote has been determined to be substantially responsive, and who is found to be eligible and qualified to perform the Contract satisfactorily.

Immediately after the award of contract, the negotiated premium will be released through an account-payee cheque or through online payment in favour of the successful Bidder. The successful Bidder must issue the Policy Documents/Renewed Policy Documents once the premium is received, on or before the due date.



## 6. GROUP MEDICAL INSURANCE – COVERAGE DETAILS

The following table sets out the coverage details for all employees under the Group Medical Insurance Policy:

Parameter	Details
<b>Insured</b>	The Lawrence School, Lovedale
<b>Insured's Communication Address</b>	Lovedale, Ooty, The Nilgiris – 643 003, Tamil Nadu
<b>Current Insurer</b>	Aditya Birla Health Insurance Company. (TPA: Mediassist)
<b>Current Policy Period</b>	18.06.2026 to 17.06.2027
<b>Claim Status (as on 13.05.2026)</b>	Staff and Family Claim: Rs. 22,32,412/- Support Staff Family Claim: Rs. 25,66,533/- Total Claim: Rs. 47,98,945/-
<b>No. of Employees for Renewal</b>	Staff: 106   Staff Families: 314   Total Staff: 420 Support Staff: 187   Support Staff Families: 478   Total: 665 Grand Total (approx.): 1,085 members (Exact number will be provided on renewal)
<b>No. of Lives for Renewal</b>	1,085 (approx. – exact number will be provided on renewal)
<b>Current Premium</b>	INR 71,75,619/- (inclusive of GST)
<b>Coverages</b>	As-is basis
<b>Family Definition</b>	Self, Spouse, 2 Dependent Children, Parents / In-laws
<b>Policy Type</b>	Floater
<b>Age Band</b>	No age bar / No limit
<b>Sum Insured</b>	INR 2 Lakhs (with additional coverage up to INR 10 Lakhs for select cases)
<b>Cashless Facility</b>	Covered
<b>Pre-Existing Ailments</b>	Covered
<b>Waiver of 30-Day Waiting Period</b>	Waived Off
<b>Waiver of 1st, 2nd, 3rd &amp; 4th Year Exclusions</b>	Covered
<b>Newborn Baby Cover</b>	Covered from Day One
<b>Maternity Benefit</b>	Covered
<b>Waiver of 9-Month Waiting Period (Maternity)</b>	Yes
<b>Pre and Post Natal Hospitalisation</b>	Yes
<b>Room Rent / Ward Charges</b>	As per prevailing rate (as per IRDAI Guidelines)
<b>Ambulance Cover</b>	Yes
<b>Day Care</b>	Covered (as per IRDAI guidelines)
<b>Corporate Buffer</b>	Rs. 5 Lakhs

<b>Parameter</b>	<b>Details</b>
<b>Pre and Post Hospitalisation</b>	30 days (pre) and 60 days (post)
<b>Limits</b>	No capping on surgeon, anaesthetic, stent/implant, OT, doctors, etc. No capping on major/critical surgery.
<b>Joint Replacement (Degenerative / Age-Related)</b>	Covered
<b>Psychiatric Ailment</b>	Covered
<b>Cyber Knife Treatment / Stem Cell Transplant</b>	Covered
<b>Robotic Treatment</b>	Covered
<b>Oral Chemotherapy</b>	Covered
<b>Cochlear Implant Treatment</b>	Covered
<b>Nasal Sinus Surgery</b>	Covered
<b>External Congenital Diseases</b>	Covered
<b>Cataract</b>	Covered
<b>Lasik Surgery</b>	Covered – beyond -5 / +5
<b>Joint Replacement Surgery</b>	Covered
<b>Internal Congenital Diseases</b>	Covered
<b>Hospitalisation due to Terrorism</b>	Covered
<b>AYUSH Treatment</b>	Covered
<b>Claim Intimation</b>	On Admission
<b>Claim Submission Period</b>	Within 45 days from the Date of Discharge
<b>TPA</b>	Required
<b>Co-pay</b>	100% claim settlement (0% by staff)
<b>COVID-19 Cover</b>	To be covered

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