

KARNATAKA STATE BEVERAGES CORPORATION LIMITED

(A Government of Karnataka Undertaking)

4th Floor, TTMC Building “A” Block, BMTC, K H Road, Shanthinagar, Bangalore-560027

Ph: 22483636/38/39 Fax: 22483645/22113106

HR/STOCK/INSURANCE/2022-23

29.08.2022

SHORT TERM e-TENDER NOTIFICATION

Karnataka State Beverages Corporation Ltd., is inviting short term online e-tender through e-procurement portal of Government of Karnataka, under **TWO COVER SYSTEM**, from reputed General Insurers, licensed by IRDA to operate General Insurance Business in India and who have completed at least 3 years in the Insurance Business and have been audited, for insurance coverage against Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer’s Liability, Group Personal Accident, Public Liability & All Risk Insurance, for a period of one year.

The interested Insurance Companies may participate by due registration in the e-procurement portal of Government of Karnataka. The calendar of events for the e-tender is as follows:

Sl. No.	Particulars	Date & Time
1	Issue of Tender Notification	Dated:30.08.2022
2	Pre Bid Meeting	05.09.2022 at 11.30 Hrs onwards
3	Venue for Pre Bid Meeting	Board Room, KSBCL, 4th Floor, TTMC, 'A' Block, BMTC Building, Shanthinagar, Bengaluru-27
4	Last date and time for submission of Bid	14.09.2022 up to 17.30 Hrs
5	Opening of Technical Bid	16.09.2022 from 10.30 AM onwards
6	Opening of Financial Bid	19.09.2022 at 11.00AM onwards

For more details, visit the web site <http://eproc.karnataka.gov.in / www.ksbcl.com>

Executive Director
(Finance & Admin)

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪಾನೀಯ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ದಿಮೆ)

4ನೇ ಮಹಡಿ, ಟಿಟಿಎಂಸಿ ಬಿಲ್ಡಿಂಗ್ 'ಎ' ಬ್ಲಾಕ್, ಬಿಎಂಟಿಸಿ, ಕೆ ಹೆಚ್ ರಸ್ತೆ, ಶಾಂತಿನಗರ, ಬೆಂಗಳೂರು-560027

ಫೋನ್: 22483636/38/39 ಫ್ಯಾಕ್ಸ್: 22483645/22113106

HR/STOCK/INSURANCE/2022-23

29.08.2022

ಅಲ್ಪಾವಧಿ ಇ-ಟೆಂಡರ್ ಪ್ರಕಟಣೆ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪಾನೀಯ ನಿಗಮ ನಿಯಮಿತವು ಐಆರ್‌ಡಿಎಯಿಂದ ಪರವಾನಗಿ ಪಡೆದ, ಕನಿಷ್ಠ 03 ವರ್ಷ ವಿಮಾ ವ್ಯವಹಾರದಲ್ಲ ತೊಡಗಿರುವ, ಆಡಿಟ್‌ಗೆ ಒಳಪಟ್ಟ, ಪ್ರತಿಷ್ಠಿತ ವಿಮಾ ಕಂಪನಿಗಳಿಂದ, ದ್ವಿ-ಲಕೋಟಿ ಪದ್ಧತಿಯಲ್ಲಿ, ಫೈರ್, ಬರ್ಗಲರಿ, ಮನಿ ಇನ್‌ಷೂರೆನ್ಸ್, ಫಿಡಿಲಿಟಿ ಗ್ಯಾರಂಟಿ, ಎಂಪ್ಲಾಯರ್ಸ್ ಲಯಬಲಿಟಿ, ಗ್ರೂಪ್ ಪರ್ಸನಲ್ ಆಕ್ಸಿಡೆಂಟ್, ಪಬ್ಲಿಕ್ ಲಯಬಲಿಟಿ ಮತ್ತು ಆಲ್ ರಿಸ್ಕ್ ಇನ್‌ಷೂರೆನ್ಸ್ ಇವುಗಳಿಗೆ ಒಂದು ವರ್ಷದ ಅವಧಿಗೆ ವಿಮೆ ಒದಗಿಸಲು, ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಇ-ಸಂಗ್ರಹಣ ವೇದಿಕೆ ಮೂಲಕ ಅಲ್ಪಾವಧಿ ಆನ್‌ಲೈನ್ ಇ-ಟೆಂಡರ್‌ಗಳನ್ನು ಆಹ್ವಾನಿಸಿದೆ.

ಆಸಕ್ತ ವಿಮಾ ಕಂಪನಿಗಳು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಇ-ಸಂಗ್ರಹಣ ವೇದಿಕೆಯಲ್ಲಿ ನೋಂದಾವಣೆ ಮಾಡಿಕೊಳ್ಳುವುದರ ಮೂಲಕ ಟೆಂಡರ್‌ನಲ್ಲಿ ಭಾಗವಹಿಸಬಹುದಾಗಿರುತ್ತದೆ. ಈ ಕುರಿತಾದ ವೇಳಾಪಟ್ಟಿ ಈ ಕೆಳಗಿನಂತಿರುತ್ತದೆ.

ಕ್ರಮ ಸಂಖ್ಯೆ	ವಿವರ	ದಿನಾಂಕ & ಸಮಯ
1	ಟೆಂಡರ್ ನೋಟಿಫಿಕೇಶನ್ ಪ್ರಕಟಣೆ	ದಿನಾಂಕ:30.08.2022
2	ಪ್ರೀ-ಬಿಡ್ ಮೀಟಿಂಗ್	05.09.2022 ಬೆಳಿಗ್ಗೆ 11.30 ಗಂಟೆಯ ನಂತರ
3	ಪ್ರೀ-ಬಿಡ್ ಮೀಟಿಂಗ್ ಸ್ಥಳ	ಬೋರ್ಡ್ ರೂಂ, ಕೆಎಸ್‌ಬಿಸಿಎಲ್, 4ನೇ ಮಹಡಿ, ಟಿಟಿಎಂಸಿ ಬಿಲ್ಡಿಂಗ್ "ಎ" ಬ್ಲಾಕ್, ಬಿಎಂಟಿಸಿ, ಕೆ.ಹೆಚ್.ರಸ್ತೆ, ಶಾಂತಿನಗರ, ಬೆಂಗಳೂರು-560027
4	ಬಿಡ್ಡುಗಳನ್ನು ಅಪ್‌ಲೋಡ್ ಮಾಡಲು ಕೊನೆಯ ದಿನಾಂಕ	14.09.2022 ಸಂಜೆ 5.30 ಗಂಟೆಯವರೆಗೆ
5	ತಾಂತ್ರಿಕ ಬಿಡ್ಡುಗಳನ್ನು ತೆರೆಯುವ ದಿನಾಂಕ	16.09.2022 ರಂದು ಬೆಳಿಗ್ಗೆ 10.30ರ ನಂತರ
6	ಆರ್ಥಿಕ ಬಿಡ್ಡುಗಳನ್ನು ತೆರೆಯುವ ದಿನಾಂಕ	19.09.2022 ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಗಂಟೆಯ ನಂತರ

ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು <http://eproc.karnataka.gov.in> / www.ksbcl.com ನಲ್ಲಿ ಪಡೆಯಬಹುದಾಗಿರುತ್ತದೆ.

ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರು

(ಹಣಕಾಸು & ಆಡಳಿತ)



KARNATAKA STATE BEVERAGES CORPORATION LIMITED
(A GOVERNMENT OF KARNATAKA UNDERTAKING)

TENDER DOCUMENTS FOR

**PROVIDING INSURANCE COVERAGE TO FIRE, BURGLARY,
MONEY INSURANCE, FIDELITY GUARANTEE, EMPLOYER'S
LIABILITY, GROUP PERSONAL ACCIDENT, PUBLIC LIABILITY &
ALL RISK INSURANCE**

KARNATAKA STATE BEVERAGES CORPORATION LIMITED

DECLARATION

To:

The Executive Director (F&A)
Karnataka State Beverages Corporation Ltd.,
4th Floor, TTMC "A" Block, BMTC Building,
K H Road, Shanthinagar,
BANGALORE-560 027

(To be given by the Insurance Agency at the time of uploading of completed tender)

<p>NATURE OF SERVICE: (A) Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer's Liability, Group Personal Accident, Public Liability & All Risk Insurance for a period of one year</p> <p>(B) Providing Fire & Burglary Insurance to all types of Liquor/Beer/Wine Stock held at IML Depots under Floater Declaration Policy for the year 2022-23 – Monthly Floater Declared Policy</p>
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I/We have read the Tender documents and related matters carefully and diligently and that I / We have uploaded the tender having studied, understood and accepted the full implications of the agreement.

The requirements of the tender agreement stated herein will be fulfilled by me/us to the satisfaction of the Corporation.

INSURER

KARNATAKA STATE BEVERAGES CORPORATION LIMITED

4th Floor, TTMC “A” Block,
BMTC, K H Road, Shanthinagar
BANGALORE-560 027

Karnataka State Beverages Corporation Ltd. (KSBCL) in association with e-procurement Portal of Government of Karnataka is inviting online e-Tenders under **Two Bid System** for Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer’s Liability, Group Personal Accident, Public Liability & All Risk Insurance for a period of One Year.

- 1. Nature of Service:** Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer’s Liability, Group Personal Accident, Public Liability & All Risk Insurance for a period of one year.
- 2. Estimated sum to be insured: As per Annexure-III to X**
3. The bidders can view the tender details from the Website – <https://eproc.karnataka.gov.in>. For further information, please contact help desk phone No.080-25501216/255 01227
4. Tender documents shall be uploaded on line at e-Procurement portal only.
5. Submission of the tender by the Agency implies that all these conditions have been read and is aware of the scope of the service.
6. Tenders not uploaded in the prescribed form will be rejected. Tenders, which propose any alterations in the service specified or containing other conditions of any sort, will be rejected. Tenders will be downloaded in the presence of available Tenderers or their duly authorized representatives, on the date & time specified herein.
7. Final acceptance of the tender rests with the Managing Director, KSBCL, who reserves the right to accept or reject any or all tenders without assigning any reason therefor.
8. The calendar of events is as follows:

Sl. No.	Particulars	Date & Time
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For more details, visit the web site <https://eproc.karnataka.gov.in> or www.ksbcl.com

Executive Director (Finance & Admin)

1. Prequalification Requirements of Insurance Companies

- a) The Insurance Company should have licensed by IRDA to operate General Insurance Business in India and should have completed 3 financial years and audited.
- b) The Insurance Companies should upload the Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2019-20, 2020-21 & 2021-22. The documents like self certification of turnover, certification of CA, Income Statement prepared for filing IT etc., or in any other mode other than P&L A/c and Balance Sheet, will not be considered.
- c) The Insurance Companies should have the following Registration Certificate and other documents/certificates & shall upload copies of them along with the Bids
 - i) IRDA Registration Certificate
 - ii) Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2019-20, 2020-21 & 2021-22
 - iii) GST Registration Certificate
 - iv) Professional Tax Registration Certificate
 - v) Copy of the Pan Card
 - vi) Any other registrations required as per the existing laws relating to providing Insurance.

Please note that the Technical Bids of the Bidder without latest IRDA Certificate, GST Registration Certificate, Professional Tax Registration Certificate, Pan Card will be liable for rejection.

- d) The Insurance Companies whose services have been terminated/foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to bid. The Insurance Companies should clearly specify and submit declaration letter in writing separately stating that they do not fall under this category
 - e) The Insurance Companies shall submit a checklist with details of documents on which reliance has to be laid by the Corporation to ensure fulfilment of PQR conditions prescribed herein i.e. for the points mentioned in 1 a) to d) above.
2. The Financial Bids of the Insurance Companies which do not meet the pre-qualification requirements (Technical Bids), will not be opened.
 3. The Executive Director (Finance & Admin) shall cause to examine the PQR documents of the Insurance Companies and on that basis a list of qualified bidders will be prepared and intimated to the Insurance Companies concerned
 4. The Financial Bids of the technically qualified bidders only will be downloaded/opened in the presence of qualified bidders or duly authorized representatives, who will choose to attend on the date and time to be intimated to them separately.

INSURED: KARNATAKA STATE BEVERAGES CORPORATION LIMITED
4th Floor, TTMC Building “A” Block, BMTC, K H Road, Shanthinagar,
Bangalore-560 027

TERMS AND CONDITIONS, WHICH FORM PART OF THE
TENDER DOCUMENT

1. The General Insurers who are licensed by IRDA to operate General Business in India and who have completed at least 3 financial years, which have been audited, may participate in the tender.
2. The bid has been called under **Two Bid System** viz., Technical Bid & Financial Bid. The technical bid will contain the following documents
 - (1) IRDA Registration Certificate
 - (2) Financial Statements: Balance Sheet, Profit & Loss Accounts, audited and certified by the Chartered Accountants for the Financial Years 2019-20, 2020-21 & 2021-22
 - (3) GST Registration certificate,
 - (4) Professional Tax registration certificate
 - (5) Copy of the Pan Card
 - (6) Any other registrations required as per the existing laws relating to providing Insurance.

The bidder is required to fill in the details in **Schedule-I** and upload along with the above documents. If the required documents are not uploaded or incomplete the bid will be treated as non-responsive and will be rejected.
3. The financial bid will contain the rates/price in the **Annexure-III to X**. The bidder is required to submit the rates item wise in the Annexures and the total amount of each Annexure should be entered in the abstract of **Annexure III to X**. No item should be left unquoted. If any column/item is left blank, the same will be considered as 0 (Zero) and evaluation will be done accordingly (**Please refer Clause 26 to 29**)
4. Technical bids will be opened first and evaluation will be undertaken and only the bids that will satisfy the pre-qualification conditions will be declared as eligible. The Financial bids of only those bidders who are technically qualified will be opened for evaluation
5. For the financial evaluation, the lumpsum / total rates quoted in the “Abstract of Annexures III to X” only will be considered for selection of the bidder as L1 (**As per Clause 26 to 29**).
6. The intending bidders shall quote the premium for the risks only in the format enclosed vide **Annexure III to X**. All the columns shall be filled up by the bidder failing which the bid will be rejected. The tenderer shall sign all pages of the tender document (**As per Clause 26 to 29**).
7. The intending bidders shall quote the gross premium after applicable discounts without any other adjustments and certify the same as not contravening any IRDA norms in the summary Statement attached to the tender.
8. The amount of premia, GST & total amount shall be rounded off to the nearest rupee.
9. The quotations for insurance premium shall be on the basis of information furnished by KSBCL in the tender document. No extraneous information be considered by the

insurance companies for quoting the premium. However, clarifications required if any may be obtained from KSBCL, Corporate Office, located at 4th Floor, TTMC Building A Block, BMTC, K H Road, Shanthinagar, Bangalore-560 027,

10. Bids shall be submitted/upload directly by the insurance companies/their authorized representatives. The insurance companies shall not depute any third party for any enquiry/ follow up on the bids. The above shall be strictly adhered to by the insurance companies. In case such an occurrence is noticed by KSBCL, the offer will be summarily rejected.
11. The bidders may quote the rates after inspection of depots located all over Karnataka on any working day between 10.00 am & 5.30 pm as per the location details available with KSBCL website.
12. Notwithstanding anything contained supra, KSBCL reserves the right to assess the insurers' capacity and capability to perform the insurance business, should the circumstances warrant such an assessment in the overall interest of KSBCL.
13. Past performance of the insurers will be taken into consideration for evaluation of offers.
14. KSBCL reserves the right to award and distribute the insurance business to one insurance company as deemed appropriate to the successful bidder
15. Evaluation of the bids will be based on the total premium quoted for all the insurance policies for which the covers are sought.
16. Tenders will be rejected in respect of those bids which are partial or incomplete or selectively quoted for specific coverages, however if any tenderer is not able to cover any extensions/add on covers the same should be mentioned while submitting the quote under relevant annexure.
17. Premium Amount will be provided to the successful insurance company to initiate the cover for a period of one year.
18. The successful insurance company should deliver the insurance policy duly conforming to the IRDS Rules and Regulations issued from time to time, within a period of 3 days from the date of payment of premium.
19. The final premium shall be quoted both in words and in figures. Any correction/overwriting/scoring/cancellation shall be countersigned. If there is any difference between the two, the lowest rate among the two will be considered. In case of illegibility, the interpretations of KSBCL shall be final and binding on the bidders.
20. The Depot wise break-up of Sum Insured Asset is available in Annexure-1(A,B,C). These figures are only provisional and KSBCL reserves the right to increase or decrease the sum insured depending upon requirement during the award of insurance business or subsequently.
21. The insurance company to whom the business is awarded shall, after closure of the policy period, refund excess premium paid if any, on the basis of provisional value of stock, within 3 days from the date of receiving the declaration form from KSBCL.
22. KSBCL takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and reserves the right to reject any offer in part or full without assigning any reasons therefor.

23. KSBCL shall have the liberty to accept or reject any offer or offers or part thereof at its sole discretion and any such action will not be called into question and bidders shall have no claim in that regard.
24. The premium quotes for all the above proposals need to be indicated in the quotations for the full period of one year.
25. In the event that Regulatory permit policy wordings wider than those within this TENDER Document, the insured retains the options to review policy wordings on offer wider and to the benefit of the insured immediately upon applicability of such regulation.
26. **Please note that the Financial Bids in the e-portal has been modified by the Government to submit/upload the details manually as per GoK Circular Dated: 21.03.2017. As per the amended rules of KTPP Act, in certain items, uploading the further break up information, especially in Annexure-III of the Financial Bids is not provisioned in e-portal. Hence, the participating bidders should quote the premiums and the applicable GST, separately, in the Financial Bid format available in the e-procurement portal, item wise, also submitted as noted in 27 below.**
27. **In view of the above, the bidders should submit the hard copies of the Financial Bids in the format provided by the Corporation in Annexure-III to X to the Corporation, before opening of the financial bids in sealed cover only, addressed to the Executive Director(Finance & Admin), Karnataka State Beverages Corporation Ltd. The Financial Bids so obtained in the sealed covers will be considered only for the purpose of ascertaining the premium for each item/sub items out of the lumpsum premium quoted in the e-portal by the concerned bidder. The amount quoted by the bidder in the e-portal is final & will only be considered for arriving the L1 bidder.**
28. **Further, it should be noted that bidder should quote the premiums and the GST separately. This premium amount quoted in the e-portal should be equal to the break up details, item wise and to the total given in the Schedule-III to X of the Financial Bid submitted to KSBCL in the sealed cover by the bidder. If there is any difference in the Amount quoted in e-portal and the breakup details of Schedule-III to X in the Financial Bids, submitted by the bidders in sealed cover, such bids will be rejected out rightly.**
29. **Please note that if further break up details of Schedule-III to X in the FINANCIAL BIDS are not received by the Corporation, separately in the sealed cover, such Financial Bids of the bidders will be rejected and will not be opened. It is also informed that the Financial Bids of only the technically qualified Bidders will be opened and evaluated as per tender terms & conditions.**

Date:29.08.2022

Accepted the above terms and conditions

Signature and Seal of the tenderer

**SCOPE OF COVER, WHICH FORMS PART OF THE TENDER FOR THE
PERIOD OF ONE YEAR FROM THE DATE OF COMMENCEMENT**

I. STANDARD FIRE AND SPECIAL PERILS POLICY

INTEREST:

- (A) All Properties of KSBCL including but not limited to Godown Buildings, Administrative offices, Boundary Walls, Car Park, Canteen, internal roads, landscaping, Gardens, Tank Farms, Electrical Sub Station and Transformer Section, Generator room, Furniture and Fixtures of every description Office Furniture, photocopiers, printers, computers, All fixed and mobile/ fixed Plant Machinery and Accessories and tools of every description, under specific policy. For removal of doubts, it is very clearly stated that all types of stock, inventory and consumables of every description and the like owned by KSBCL or on Joint Account with others or held in trust for which KSBCL is responsible.
- (B) All types of Liquor stocks own by KSBCL or on joint account with others or held in trust for which KSBCL is responsible, under Floater Declaration Policy

SCOPE OF COVER:

The Insurance Policy broadly covers losses due to fire, lightning, explosion and implosion, aircraft damage, riot, strike, malicious damage and storm, tempest, flood and inundation impact damage, subsidence and landslide/rockslide, bursting and/or overflowing of water tanks, apparatus and pipes, missile testing, leakage from automatic sprinkler installations and bush fire Specific Policy and all the Liquor stock under Floater Declaration policy

Main Extension

- ✓ Earthquake (Fire & Shock)
- ✓ Terrorism
- ✓ Removal of debris of Rs.50 Lakhs in excess of 1% of the claim amount in aggregate for all locations.
- ✓ Omission to insure upto 5% - Capital Additions.
- ✓ Floater with Monthly Declaration of Liquor Stock
- ✓ **Declaration clause**
- ✓ Goods held in trust or commission
- ✓ Reinstatement clause for Building / plant & machinery.
- ✓ Designation of property clause
- ✓ Local authorities' clause.
- ✓ Stocks at Depot on Declaration basis.
- ✓ Rent for alternative accommodation Rs.**50,00,000** in aggregate for all locations.
1 year Warranty.
- ✓ Accidental External Damage for Rs **50,00,000** with Rs **50,000** excess
- ✓ Impact damage due to own vehicles, stackers, hand pallet trucks or articles dropped therefrom

Sum Insured:**Rs. In Lakhs****Details give in**

Stock	170694.00	Annexure IA
Other contents-Fixed Assets	407.71	Annexure IA
Buildings	11619.00	Annexure IA
RS Depot other fixed assets	0.03	Annexure IB
HO-All Contents	92.54	Annexure IC
Total	182813.28	

List of FEA as in Annexure II A

Average deployment of Security Guards Annexure IIB

Depot wise number of HPTs – Annexure IIC

Premium to be given in Annexure – III**II. BURGLARY INSURANCE****INTEREST:**

- (A) All Properties of KSBCL including but not limited to contents, Furniture and Fixtures of every description Office Furniture, Photocopiers, Printers, Computer, All fixed and mobile / fixed Plant Machinery and Accessories and tools of every description under specific policy. For removal of doubts, it is very clearly stated that all types of stock, inventory and consumables of every description like owned by KSBCL or on Joint Account with others or held in trust for which the insured is responsible.
- (B) All types of Liquor owned by KSBCL or/on joint accounts with others or held in trust for which KSBCL is responsible under Floater Monthly declaration policy

SCOPE OF COVER:

The Insurance Policy should cover loss and / or damage by Burglary, Housebreaking, Theft following upon actual, forcible and violent entry of and/ or exit from the premises or otherwise including hold-up risk and damage caused to premises under Burglary Specific policy and the Liquor stocks under Floater declaration policy. The coverage during the storage stage will be 100% at each location (excluding stock). There should be a specific warranty that the underinsurance clause should stand deleted.

Extension

Theft, goods held in trust or commission

Deductible- Nil

Sum Insured

	Rs. In Lakhs	Details give in
Stock	170694.00	Annexure IA
Other contents-Fixed Assets	407.71	Annexure IA
RS Depot other fixed assets	0.03	Annexure IB
HO-All Contents	92.54	Annexure IC
Total	171194.28	

Average deployment of Security Guards Annexure II b

Premium to be given in Annexure – IV

III. MONEY INSURANCE

INTEREST:

Loss of damage due to any cause including losses arising from fire, to money belonging to insured, including money in the custody of their personnel whilst at the premises or transit, including damage to safes/almirah/counter/locker.

SCOPE OF COVER:

The Insurance Policy should cover loss of money in transit by the insured or insured authorized employee/s occasioned by robbery, theft or any other fortuitous cause. The policy also covers loss by burglary, theft or house breaking, robbery or Hold Up whilst money is retained at the insureds premises including in till or counter under specific policy. The cover should extend to cover the acts of dishonesty by the employees/contract out sourced workers.

EXTENSIONS

- ◇ Riot & strike
- ◇ Loss from counter or till
- ◇ Loss of money in the custody of the employees during official tour
- ◇ Definition of money shall include cash/currency notes, Bank Notes, Currency coins, Postal Orders, Money Orders, Demand Drafts, Travellers Cheque, Postage Stamps, labels etc
- ◇ Retention of cash beyond 48 hours
- ◇ Terrorism

Sum Insured:

Single Carrying Limit – **Rs. 20,000 [Rupees Twenty Thousand only]** for 70 Depots
Cash in Premises- **Rs.20,000 [Rupees Twenty Thousand only]**

Single Carrying Limit – **Rs. 30,000 [Rupees Thirty Thousand only]** for Head Office
Cash in Premises- **Rs.30,000 [Rupees Thirty Thousand only]**

Estimated Annual Turnover - **Rs.7,75,20,000/- [Rupees Seven Crore Seventy Fie Lakh Twenty Thousand]**

Deductible- Nil

Premium to be given in Annexure – V

IV. FIDELITY GUARANTEE INSURANCE:

The scope of insurance should cover all employees including employees handling/carrying cash on unnamed basis for loss of cash or stocks and misuse of credit cards due to dishonesty of employees. The insurance shall be for **Rs.1,00,00,000 [Rupees One Crore only]** any one event/ all events and any one employee/all employees.

INTEREST:

Indemnity against all direct pecuniary loss, which insured shall sustain by any act of Fraud or Dishonesty committed by their employees/contract employees at their businesses all over India.

GUARANTEE IN RESPECT OF

All employees of the insured, contract employees/outsourced employees/ consultants of the insured covered under Floater policy.

No. of Employees of KSBCL: **273**

Outsourced Employees:**1626**

DISCOVERY PERIOD - 18 months

Loss of Money/Stocks/Labels

SUM INSURED

Rs.1,00,00,000 on floater basis

Retroactive date: from the date of the first availed policy

Labels – **5,00,000**

EXTENSION:

Unauthorized entry of stocks at the Depots by any act of fraud or dishonesty of their employees/ contract employees.

Deductible – Nil

Premium to be given in Annexure – VI

V. Insurance For KSBCL's Liability Towards Outsourced Employees

The scope of insurance should cover the KSBCL's liability towards all outsourced employees supplied through outsourcing Agencies engaged by KSBCL, against death or bodily injury in and during the course of their engagement as outsourced employees in any of the offices /depots under WC Act, Fatal Accidents Act and Common Law. The coverage is required without medical expenses.

Number of outsourced: **1626**

Estimated Annual Wages-Outsourced: **Rs.3966 Lakhs**

Deductible – Nil

Premium to be given in Annexure – VII

VI. Group Personal Accident Insurance

INSURED PERSONS

All regular employees of KSBCL including Contract Employees as declared in salary register. All new recruits are held covered from the date of joining subject to advice within 30 days and adequate premium deposit. Additions/deletions to be declared monthly.

COVERAGE

In respect of insured member's death or bodily injury caused by violent accidental external and visible means

JURISDICTION

Worldwide

SUM INSURED

Category	Details	Number of Persons	SI Per Person	Total (in Rs.)
I	DGM and Above	05	1500000	75,00,000
II	Manager	11	1000000	1,10,00,000
III	Other Administrative Staff	257	500000	12,85,00,000
Total:		273		14,70,00,000

EXTENSIONS:

- Death – 100% of the Capital Sum Insured.
- 24 hours Worldwide

- Permanent Total Disability- (**Twice the Capital Sum Insured**)
- Permanent Partial Disability
- Temporary Total Disability being 1% of the SI per week or part thereof.
- Medical expenses

Deductible – Nil

No accumulation/aggregate limits to apply.

Premium to be given in Annexure – VIII

VII. Public Liability Insurance

The scope of the insurance should cover the KSBCL's Legal liability to the third parties for Bodily injury, death or Property Damage arising out of their business operations, including liability arising from sale, use, transportation and handling of their products by third parties under specific policy

Limit of Indemnity:

Rs.1,00,00,000 (Rupees One Crore only) (AOY:AOA::1:1)

Estimated Turn Over: **INR 28,000 Crore**

EXTENSIONS

- Liability arising from Fire & Explosion, including liabilities at office premises, Godowns and warehouses
- Liability arising from Use, ownership or operations of lifts and elevators
- Liability arising from tools equipment at the premises
- Liability arising from supply of food and drinks in the premises
- Liability arising from sudden and accidental pollution
- Extended reporting -90 days
- Transportation Liability
- Tenant's legal liability
- Act Of God Perils.
- Non-manual visits.
- Medical Expenses Extension – Expenses incurred by KSBCL in case of injury to the third parties due to any of the insured perils. Please specify limits per person and the aggregate limit for this extension.

Deductible - 0.25% of the AOA limit

Premium to be given in Annexure – IX

VIII. ALL RISK INSURANCE

INTEREST:

Laptops, i-Pads and mobile phones

GEOGRAPHICAL AREA / JURISDICTION

Worldwide

SUM ASSURED

Laptops, iPads and Mobile phones: **Rs. 10.00 Lakhs**

(Laptops 20 Nos., iPads 01 Nos, Mobiles 95 Nos. & HCL MI-Leap V Series 01 Nos.)

COVERAGE

All risks of physical loss or damage to the insured property by any cause, not otherwise excluded, including theft, impact damage, accidental damage and breakdown

DEDUCTIBLES:

- Laptops – Rs. 500/-
- Mobiles – Rs. 200/-

Premium to be given in Annexure-X

ACTIVITY PROFILE

The KSBCL a Public Sector Undertaking of Government of Karnataka, dealing with sourcing and supply of Indian and Foreign made Liquor and Beer as the Sole Distributor Licensee for the State of Karnataka. Business operations of the Corporation commenced on **02.06.2003**.

The paid up share capital of the Company is Rs. **12 Crores [Rupees Twelve Crore]** as on date.

The Corporation has established 70 IML Depots in the State to cater to all the districts. The majority of the Godowns are hired from Karnataka State Warehousing Corporation and Central Warehousing Corporation. The estimated average value of stock that is likely to be held in each depot during the year **2022-23** is given at **Annexure-IA**. It is proposed to insure these stocks of the value of **Rs.1,70,694 Lakhs** for a period of one year.

On an average, the Corporation sells around **55.04 Lakh** Cases of Indian Made Liquor and Foreign Made Liquor and **22.39 Lakh** cases of beer per month, which is valued at about **Rs.2641.09** Crore. The Indian and Foreign made Liquor and Beer of different sizes of bottles, which are packed in standard corrugated boxes, are received from various manufacturers and stored in the KSBCL depots. The same shall be sold to licensed buyers at 71 Depots located all over the State of Karnataka. **Annexure-IA** indicates the value of stocks (likely to be held) in each depot during **2022-23**. It is proposed to cover this value as **“Sum insured”**.

The Godowns are provided with suitable fire extinguishers (without hydrant) and security round the clock as detailed at **Annexure-IIA & IIB** respectively. The Godowns and offices are well maintained and the stocks are well organized and the general housekeeping is excellent.

Other details can be had at KSBCL’s web site www.ksbcl.com

CLAIMS EXPERIENCE:

- (1) Claim of Rs.3,72,18,987/- submitted to Insurance Company due to flooding and subsequent loss of Liquor Stock at IML Depot, Gokak – Under Standard Fire & Special Perils, for the policy period 2018-19. The Insurance Company has settled Rs.1,20,75,164/- towards Liquor Stock Loss and the Corporation has received the same under protest.**
- (2) Claim of Rs.4,23,386/- submitted to Insurance Company due to flooding and subsequent loss of Furniture, Fixtures, Computers etc (Other Contents) at IML Depot, Gokak- Under Standard Fire & Special Perils for the policy period 2019-20. The Insurance Company has settled Rs.98,039/- towards Furniture, Fixtures, Computers etc (Other Contents). The Corporation has received the same under protest.**
- (3) Claim of Rs.4,51,225/- submitted to Insurance Company under Burglary Insurance for the Policy period 2019-20. The Insurance Company has settled an amount of Rs.4,26,200/-**

**SCHEDULE-1
TECHNICAL BID
(TO BE UPLOADED)**

Technical Bid for: _____

Name of the Firm: _____

Sl No.	Qualifying Requirements	Details of Supporting Documents	Enclosed as Annexure
1	Company Registration Certificate		
2	Latest renewed IRDA Registration Certificate		
3	Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2019-20, 2020-21 & 2021-22		
4	GST Registration Certificate		
5	Professional Tax Registration Certificate		
6	Copy of the Pan Card		
7	Any other registrations required as per the existing laws relating to providing Insurance.		

**SEAL & SIGNATURE OF THE BIDDER
WITH DESIGNATION**

ANNEXURE-IA					
KARNATAKA STATE BEVERAGES CORPORATION LIMITED					
VALUE OF BUILDING, OTHER FIXED ASSETS AND DEPOTWISE LIQUOR STOCKS AS ON 31.07.2022					100000
		₹ in Lakhs	₹ in Lakhs	Amount in Rupees	Rs in Lakhs
SL. No.	Name of the Depot	Value of the Building owned by KSBCL	value of other contents (Computer equipments/Fire Fighting/Office/Handling equipments, furniture & fixtures and Lease Hold improvements)	Depotwise Stock Value Insured for 2022-23	
1	ATTIBELE		6.39	356317223	3563.17
2	BAGALKOTE		3.22	158379314	1583.79
3	BAGALKUNTE1-1		12.73	341809081	3418.09
4	BAGALKUNTE-2		1.99	336564648	3365.65
5	BALLARI		4.45	261082335	2610.82
6	BANGARPET		6.85	185510662	1855.11
7	BELAGAVI-1		5.52	221961614	2219.62
8	BELAGAVI-2		3.21	187658058	1876.58
9	BHADARVATHI -sogane	646.07	6.64	142760904	1427.61
10	BIDAR	703.57	4.98	211445248	2114.45
11	Byatarayanapura-Buidling	956.18	-	0	0.00
12	CHALLAKERE		3.17	158062990	1580.63
13	CHAMARAJANAGAR	588.34	7.64	194792186	1947.92
14	CHICKABALLAPUR		6.62	193928152	1939.28
15	CHICKMAGALUR		3.08	258882209	2588.82
16	CHITRADURGA	913.44	13.38	199045507	1990.46
17	DAVANAGERE		10.98	229438841	2294.39
18	DEVANAHALLI		6.39	181249340	1812.49
19	DODDABALLAPURA		1.87	301414660	3014.15
20	GADAG	733.21	5.60	160970164	1609.70
21	GOKAK		3.95	204251346	2042.51
22	HARIHARA		3.81	198548541	1985.49
23	HASSAN-1	1,067.31	9.74	261669746	2616.70
24	HASSAN-2		6.91	233685207	2336.85
25	HAVERI	676.51	7.31	176851460	1768.51
26	HEBBAL -Bangalore (Yeshwantpur)		11.62	334638410	3346.38
27	HONGASANDRA		3.44	339728128	3397.28
28	HONNAVAR		1.74	123115502	1231.16
29	HOSAPETE		3.82	183998730	1839.99
30	HUBBALLI-1	1,154.01	9.20	227797176	2277.97
31	HUBBALLI-2		5.44	190420263	1904.20
32	HUNSUR		10.84	149860055	1498.60
33	JAMAKHANDI		2.20	173939733	1739.40
34	K.G.HALLI-1	80.68	8.17	462665138	4626.65
35	K.G.HALLI-2 (P F Road)	110.81	-	962446094	9624.46
36	K.G.HALLI - Imported Godown	536.10	-	0	0.00
37	KACHOHALLI		5.06	353478805	3534.79
38	KALBURGI	679.53	7.77	303181933	3031.82
39	KAMMANAHALLI		6.87	355029475	3550.29
40	KENGERI		3.33	354838919	3548.39
41	KOLAR		4.77	165673024	1656.73
42	KOPPAL		6.12	166565787	1665.66
43	KOTHANUR		4.78	383989199	3839.89
44	KUNDAPURA		1.95	190166752	1901.67
45	KUSHALANAGAR		8.51	139334118	1393.34
46	MADANAYAKANAHALLI		3.42	281895072	2818.95
47	MANDYA		5.81	211186118	2111.86
48	MANGALORE-1		8.61	253990363	2539.90
49	MANGALORE-2		8.18	208816270	2088.16
50	MYSORE HEBBAL		5.79	282979863	2829.80

SL. No.	Name of the Depot	Value of the Building owned by KSBCL	value of other contents (Computer equipments/Fire Fighting/Office/Handling equipments, furniture & fixtures and Lease Hold improvements)	Depotwise Stock Value Insured for 2022-23	
51	MYSORE KOORGALLI	808.05	5.98	289361544	2893.62
52	PANDAVAPURA		4.65	186067179	1860.67
53	PEENYA		5.47	414700136	4147.00
54	PUTTUR		5.42	185005055	1850.05
55	RAICHUR		3.56	194487338	1944.87
56	RAMANAGARA		7.93	223411359	2234.11
57	SAGAR	610.54	6.66	146903174	1469.03
58	SAKALAVARA-1		4.05	336010355	3360.10
59	SAKALAVARA-2		4.29	342744240	3427.44
60	SEDAM		6.21	126610180	1266.10
61	SHIVAMOGA (Devakathikoppa)	752.71	7.91	197685390	1976.85
62	SINDHANUR		5.44	158576008	1585.76
63	SIRA		1.97	113620035	1136.20
64	SIRSI		1.95	105943963	1059.44
65	TIPTUR		4.22	148665600	1486.66
66	TUMAKURU		4.03	258726393	2587.26
67	UDUPI		5.89	210883352	2108.83
68	VIJAYAPURA	601.94	5.52	280406804	2804.07
69	VIRAJPET		3.42	148380301	1483.80
70	WHITEFIELD-1		14.47	366481358	3664.81
71	WHITEFILED-2		4.79	326126761	3261.27
72	YADGIR		4.36	152602881	1526.03
	Total	11,619.00	402.06	17,069,413,768	170694.14
Liquor Stock Value:Rs.17,069,413,768 OR Rs.170,694 Lakhs					
Executive Director (Finance & Admin)					

ANNEXURE-IB		
KARNATAKA STATE BEVERAGES CORPORATION LTD.,		
LIST OF COMPUTER EQUIPMENTS AS ON 31.07.2022 - RS DEPOTS		
		Rs. in lakhs
Sl. No.	DEPOT NAME	TOTAL Value of FIXED ASSETS Up to 31.07.2022
1	Khoday India Limited	0.03
	TOTAL	0.03
Executive Director (Finance & Admin)		

ANNEXURE-IC

KARNATAKA STATE BEVERAGES CORPORATION LIMITED
LIST OF FIXED ASSETS AS ON 31.07.2022 AT HEAD OFFICE

(Value : Rs. in Lakhs)

SL. NO.	NAME OF THE ASSET	
1	COMPUTER EQUIPMENTS	108.72
2	FIRE FIGHTING EQUIPMENTS	17.52
3	FURNITURE & FIXTURES	180.16
4	HANDLING EQUIPMENTS	64.51
5	OFFICE EQUIPMNETS	114.69
6	LEASE HOLD IMPROVEMENTS	14.68
7	BUILDINGS	11,619.00
	GRAND TOTAL	12,119.28

1	HEAD OFFICE (Fixed Assets included above)	92.54
2	IML DEPOTS	407.71
3	SPIRIT DEPOTS	0.03
4	BUILDINGS	11,619.00
	GRAND TOTAL	12,119.28

Executive Director (Finance & Admin)

**KARNATAKA STATE BEVERAGES COPORATION LIMITED
DEPOTWISE STOCK OF MECHANICAL FOAM TYPE FIRE
EXTINGUISHERS AS ON 31.07.2022**

ANNEXURE-IIA

S.No	IML Depot	CAPACITY OF MECHANICAL FOAM TYPE FIRE EXTINGUISHER		S.No	IML Depot	CAPACITY OF MECHANICAL FOAM TYPE FIRE EXTINGUISHER	
		9 LITRES	50 LITRES			9 LITRES	50 LITRES
		QTY	QTY			QTY	QTY
1	Attibele	4	3	36	Kamanahalli	5	1
2	Bagalkot	4	1	37	Katchohalli	3	1
3	Bagalkunte-1	7	1	38	Kengeri	5	1
4	Bagalkunte-2	3	1	39	Kolar	5	2
5	Bangarpet	6	2	40	Koppal	4	1
6	Belgavi-1	6	2	41	Kothanur	4	1
7	Belgavi-2	4	1	42	Kundapur	3	2
8	Bellary	6	2	43	Kushalnagar	5	2
9	Bhadravathi	3	1	44	Madanayakanahalli	12	2
10	Bidar	6	2	45	Mandya	5	2
11	Challakere	6	1	46	Mangalore-1	12	3
12	Chamarajanagar	3	1	47	Mangaluru-2	10	2
13	Chickmagalur	6	2	48	Mysore -Koorgally	4	2
14	Chikkaballapur	9	1	49	Mysore Hebbala	3	1
15	Chitradurga	3	1	50	Pandavapura	3	1
16	Davanagere	6	2	51	Peenya	12	4
17	Devanahalli	6	3	52	Puttur	6	3
18	Doddaballapur	7	1	53	Raichur	6	1
19	Gadag	3	1	54	Channapatna	3	2
20	Gokak	6	3	55	Sagar	4	1
21	Gulbarga	8	2	56	Sakalavara- 1	6	2
22	Harihar	4	1	57	Sakalavara- 2	6	1
23	Hassan -1	6	2	58	Sedam	5	1
24	Hassan- 2	12	4	59	Shimoga	7	2
25	Haveri	4	1	60	Sindhanur	4	2
26	Yeswanthpura	11	2	61	Sira	3	1
27	Hongasandra	8	2	62	Sirsi	4	1
28	Honnagara	4	1	63	Tiptur	3	1
29	Hospet	7	3	64	Tumkur	6	1
30	Hubli-1	5	1	65	Udupi	7	2
31	Hubli-2	3	1	66	Vijayapura	6	2
32	Hunsur	5	2	67	Virajpet	4	1
33	Jamkhandi	4	2	68	Whitefield-1	8	1
34	K.G.Halli-1	9	4	69	Whitefield-2	4	1
35	K.G.Halli-2	10	2	70	Yadigir	4	2
	Sub Total (A)	204	62		Sub Total (B)	191	56
					Grand Total(A)+(B)	395	118

Executive Director (Finance & Admin)

**DEOTWISE NUMBER OF
SECURITY GUARD AS OF 31.07.2022**

ANNEXURE-IIB

SL No	DEPOT_NAME	EXISTING
1	ATTIBELE	8
2	BAGALKOT	6
3	BAGALKUNTE - 1	6
4	BAGALKUNTE - 2	6
5	BALLARI	6
6	BANGARPET	6
7	BELAGAVI	4
8	BELAGAVI-2	5
9	BHADRAVATHI	7
10	BIDAR	6
11	CHALLAKERE	6
12	CHAMARAJANAGAR	9
13	CHICKABALLAPUR	7
14	CHIKKAMAGALURU	6
15	CHITRADURGA	8
16	DAVANGERE	6
17	DEVANAHALLI	6
18	DODDABALLAPURA	6
19	GADAG	6
20	GOKAK	6
21	HARIHARA	6
22	HASSAN - 1	10
23	HASSAN - 2	9
24	HAVERI	7
25	HEAD OFFICE	8
26	HEBBAL - Bangalore	8
27	HONGASANDRA	6
28	HONNAVAR	6
29	HOSAPETE	6
30	HUBBALLI - 1	9
31	HUBBALLI - 2	7
32	HUNSUR	6
33	JAMAKHANDI	6
34	KACHOHALLI	6
35	KALABURAGI	7

SL No	DEPOT_NAME	EXISTING
36	KAMMANAHALLI	8
37	KENGERI	6
38	KG HALLI - 1	7
39	KG HALLI - 2	9
40	KOLAR	7
41	KOPPAL	6
42	KOTHANUR	6
43	KUNDAPURA	6
44	KUSHALNAGAR	8
45	MADANAYAKANAHALLI	6
46	MANDYA	7
47	MANGALURU - 1	8
48	MANGALURU - 2	6
49	MYSURU COORGALLI	10
50	MYSURU HEBBAL	8
51	PANDAVAPURA	6
52	PEENYA	8
53	PUTTUR	6
54	RAICHUR	6
55	RAMANAGARA	6
56	SAGAR	7
57	SAKALAVARA - 1	6
58	SAKALAVARA - 2	6
59	SEDAM	6
60	SHIVAMOGGA	6
61	SINDHANUR	6
62	SIRA	6
63	SIRSI	6
64	TIPTUR	6
65	TUMAKURU	7
66	UDUPI	8
67	VIJAYAPURA	9
68	VIRAJPET	6
69	WHITE FIELD - 1	9
70	WHITE FIELD - 2	8
71	YADHAGIRI	6
Total		481

Executive Director (Finance & Admin)

KARNATAKA STATE BEVERAGES COPORATION LIMITED.
DEPOTWISE STOCK OF HYDRUALIC PALLET TRUCKS & PLASTIC
PALLETS AS ON 31.07.2022

ANNEXURE-IIC

Sl. No.	IML DEPOT	Existing Stock	
		HPT	PP
1	Attibele	27	30
2	Bagalkot	3	8
3	Bagalkunte-1	10	18
4	Bagalkunte-2	11	19
5	Bangarpet	12	28
6	Belgavi-1	42	12
7	Belgavi-2	27	22
8	Bellary	0	0
9	Bhadravathi	18	20
10	Bidar	19	48
11	Challakere	17	33
12	Chamarajanagar	12	25
13	Chickmagalur	15	34
14	Chikkaballapur	23	48
15	Chitradurga	19	30
16	Davanagere	22	50
17	Devanahalli	12	39
18	Doddaballapur	12	26
19	Gadag	14	28
20	Gokak	13	16
21	Gulbarga	38	69
22	Harihar	26	47
23	Hassan -1	25	38
24	Hassan-2	20	38
25	Haveri	4	8
26	Yeswanthapura	13	25
27	Hongasandra	33	10
28	Honnavaara	2	2
29	Hospet	0	4
30	Hubli-1	1	6
31	Hubli-2	6	15
32	Hunsur	10	23
33	Jamkhandi	0	6
34	K.G.Halli-1	20	40
35	KG Halli-2	13	24
Sub Total (A)		539	889

Sl. No.	IML DEPOT	Existing Stock	
		HPT	PP
36	Kamanahalli	29	38
37	Katchohalli	16	34
38	Kengeri	20	33
39	Kolar	14	22
40	Koppal	0	0
41	Kothanur	8	26
42	Kundapur	0	0
43	Kushalnagar	19	45
44	Madanayakanahalli	18	25
45	Mandya	16	49
46	Mangalore-1	30	27
47	Mangaluru-2	17	41
48	Mysore-Koorgally	23	42
49	Mysore Hebbala	34	45
50	Pandavapura	18	38
51	Peenya	26	62
52	Puttur	22	12
53	Raichur	30	68
54	Channapatna	11	19
55	Sagar	7	26
56	Sakalavara-1	24	23
57	Sakalavara-2	14	22
58	Sedam	10	14
59	Shimoga	14	55
60	Sindhanur	4	4
61	Sira	12	17
62	Sirsi	3	2
63	Tiptur	7	12
64	Tumkur	26	34
65	Udupi	28	25
66	Vijayapura	10	25
67	Virajpet	9	20
68	Whitefield-1	27	24
69	Whitefield-2	12	30
70	Yadgir	8	20
Sub Total (B)		566	979
Grand Total (A+B)		1105	1868

Executive Director (Finance & Admin)

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE-III

I STANDARD FIRE & SPECIAL PERILS INSURANCE

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance : Details as in Annexure-I(A,B,C)

Sum Insured: **Rs.182813.28** (Totals of IA, IB & IC)

Sl. No.	Description	Premium (in Rs.)	GST (in Rs.)	Total Amount (in Rs.)	Deductibles
1	Fire and Allied Perils including RSMD and STFI	Rs.	Rs.	Rs.	
2	Removal of debris of Rs.50.00 lakhs in excess of 1% of the claim amount in aggregate for all locations.	Rs.	Rs.	Rs.	
3	Omission to Insure 5%				
3	Declaration clause	Rs.	Rs.	Rs.	
4	Goods held on trust or commission	Rs.	Rs.	Rs.	
5	Reinstatement clause for BPM	Rs.	Rs.	Rs.	
6	Designation of property clause.	Rs.	Rs.	Rs.	
7	Local authorities' clause.	Rs.	Rs.	Rs.	
8	Rent for alternative accommodation Rs.50,00,000 in aggregate for all locations-Upto one year	Rs.	Rs.	Rs.	
9	Accidental Extenal damage for Rs 50,00,000 with Rs 50,000 excess				
10	Impact damage due to own vehicles, stackers, hand pallet trucks or articles dropped therefrom	Rs.	Rs.	Rs.	
11	Earthquake (Fire & Shock)	Rs.	Rs.	Rs.	
12	Terrorism	Rs.	Rs.	Rs.	
	Total				

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE-IV

II BURGLARY INSURANCE Rs.171194.28 Lakhs

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance : Various Locations As specified in Annexure I(A, B & C Excluding value of Buildings)

Sum Insured Rs. 171194.28 Lakhs Total of I (A, B & C) Excluding value of Buildings
The coverage is limited on a 100% (One hundred percent) First Loss basis

Sl. No.	Description	Premium (in Rs.)	GST (in Rs.)	Total Amount (in Rs.)
1	various locations as per annexure including theft	Rs.	Rs.	Rs.
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE-V

III. MONEY INSURANCE

PERIOD OF INSURANCE: ONE YEAR

SUM INSURED: Rs.775.20 Lakhs

Sl. No.	Description	Premium (in Rs.)	GST (in Rs.)	Total Amount (in Rs.)
1	(1) Cash in Transit with a maximum single limit of Rs.20,000/- per transit for IML Depots, Rs.30,000/- for HO and Snack Allowance/Expenses to Depots/HO - Annual Turn Over - 775.20 Rs. Lakhs	Rs.	Rs.	Rs.
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE VI

IV Fidelity Guarantee Insurance

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance :

Sum Insured

Rs. 100.00 Lakhs on floater basis

Sl. No.	Description	Premium	GST (in Rs.)	Total Amount (in Rs.)
1	Floater Fidelity Guarantee for Rs.100 Lakhs for (273 + 1626) employees and future employees			
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE VII

V Employer Liability Insurance

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance :
Estimated annual wages

Liability towards Outsourced Employees
Rs.3966.00 Lakhs

No.of Outsourced Employees: 1626

Sl. No.	Description	Premium	GST (in Rs.)	Total Amount (in Rs.)
1	All Outsourced employees (1626) engaged by KSBCL or their suppliers/Vendors working in premises of KSBCL			
	Deductible: NIL			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE VIII

VI Group Personal Accident Insurance

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance :
Sum Insured: 1470 Lakhs

Group Personal Accident Insurance
As specified in the tender document

Sl. No.	Description	Premium	GST (in Rs.)	Total Amount (in Rs.)
1	All regular employees of KSBCL (including contract/consultant employees) as declared in salary register. All new recruits are held covered from the date of joining subject to advice within 30 days and adequate premium deposit. Additions / deletions to be declared monthly			
	Deductible: NIL			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE IX

VII Public Liability Insurance

PERIOD OF INSURANCE: ONE YEAR

Subject of Insurance : Public Liability Insurance along with the extensions as specified in the tender document

Any one Accident and Any one year- **Rs.100.00 Lakhs**

Sl. No.	Description	Premium	GST (in Rs.)	Total Amount (in Rs.)
1	Public Liability Insurance			
	Deductible: 0.25% of AOA limit			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE
FINANCIAL BID
(AMOUNT/PREMIUM TO BE QUOTED IN E-PORTAL)
ANNEXURE X

XIII All Risk Insurance

PERIOD OF INSURANCE : ONE YEAR

Subject of Insurance: All Risk Insurance

Sum Insured: Rs.10.00 Lakhs

As specified in the tender document

Sl. No.	Description	Premium	GST (in Rs.)	Total Amount (in Rs.)
1	Portable Items: Laptops, iPads & Mobiles			
	Deductible: To specify: Laptops- Rs.500/- Moniles- Rs.200/-			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

Note

For detailed scope of cover please refer Insurance tender Document

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE						
ABSTRACT OF ANNEXURE III TO X						
Summary of Insurance Covers with Premium						
PERIOD OF INSURANCE:				ONE YEAR		
Sl.No.	Type of cover	Annex.Nos	Sum Insured	Premium	GST	Total
			(Rs.in lakhs)	(Rs.)	(Rs.)	(Rs.)
1	STANDARD FIRE & SPECIAL PERILS	III	182813.28			
2	BURGLARY INSURANCE	IV	171194.28			
3	MONEY INSURANCE	V	775.20			
4	FIDELITY GUARANTEE INSURANCE	VI	100.00			
5	EMPLOYERS LIABILITY INSURANCE	VII	3966.00			
6	GROUP PERSONAL ACCIDENT INSURANCE	VIII	1470.00			
7	PUBLIC LIABILITY INSURANCE	IX	100.00			
8	ALL RISK INSURANCE	X	10.00			
	TOTAL		360428.76			

We Confirm that the above premium quotes by us are in conformity with IRDA guidelines/approvals received from time to time.

SIGNATURE
NAME **36042876000**
DESIGNATION
INSURANCE COMPANY

Note: The rates quoted above will only be considered during financial evaluation for selection of the bidder as L1