

CORRIGENDUM-1

TENDER NO.: AGL/527/T2/MEDICLAIM INSURANCE/2026 Date. 21.02.2026

Sr. No.	Bidders Query	AGL REPLY
1	Expiring Policy Details	
	Why it's needed: We need to review the existing terms and conditions to align them with your current requirements.	
	Claims History: Understanding how your current insurer handled previous claims is vital for determining the most accurate pricing.	Last year tender documents can be provided which consist of T&C for better comparison
	Reference: As discussed, you mentioned the possibility of sharing last year's tender document. Please provide this as a reference point for our team.	
2	Updated Claim MIS & Summary in pdf of existing insurance company	
	The data provided (as of Jan 26) needs to be updated to the current date. Please provide a complete Claim MIS including:	latest claim dump is attached
	Claim Summary: Detailed breakdown of claims settled and outstanding.	refer claim dump
	Member Data: Total number of lives covered and details of additions/deletions (endorsements) made during the policy period.	current details provided - unable to provide detail of addition or deletion
	Premium Impact: Details of premium endorsements processed throughout the year.	premium details can not be provided
3	Corporate Buffer Clarification	
	The tender specifies a Corporate Buffer of ₹50 Lakhs. However, the per-family limit/restriction for utilizing this buffer is not mentioned. Please clarify the specific limit allowed per family from this pool.	Corporate Buffer - the sub limit for corporate buffer will be Rs.20,00000 (Rs. Twenty Lakhs) per employee family, maternity treatment will not be covered under the corporate buffer
4	Lasik Surgery Coverage	
	The requirement states coverage for Lasik surgery for eye power above +/- 3.0.	Lasik Surgery if power of eye above +/- 6.5 should be covered, point no 32.3 of SoW to be amended accordingly
	Note: Standard industry norms typically cover Lasik only for power above +/- 7.5 (or occasionally +/- 6.5).	
	Please confirm if you would like us to quote specifically for the +/- 3.0 criteria as an enhancement to standard terms.	
5	Latest claim dump/MIS for the previous year policy	Claim dump is attached
6	Previous policy copy.	unable to provide the previous policy
7	Premium details - At inception, additions, deletions and at the end of policy	Premium details can not be provided
8	Demography of employees/members - At Inception, additions, deletion and at the end of policy	Current details are provided with the tender documents - not possible to provide since inception
9	Previous year tender document (scope of work)	can be provided
10	Kindly confirm if there is any sub limit in corporate buffer?	Corporate Buffer - the sub limit for corporate buffer will be Rs.20,00000 (Rs. Twenty Lakhs) per employee family, maternity treatment will not be covered under the corporate buffer
11	Please share the corrigendum, if any.	
12	Expiring policy copy	last tender copy provided - last policy copy will not be shared
13	Proposed Changes from expiring policy like Sum Insured, Terms etc if any.	last tender copy provided bidder to compare the changes with the current tender
14	Updated claim details for current policy as the shared details is upto 22nd Jan'26 only.	Claim dump is attached
15	Claim details for FY 2024-25	Claim dump is attached
16	Latest Claims Dump for completed Policy year of 2024-25 as same is not part of attached files	latest claim dump is attached
17	Confirm all change in coverages [apart from change in lives, Increase in SI Limits and inclusion of Corporate Buffer (CB)] from expiring year as every change will have price implications.	last tender copy provided bidder to compare the changes with the current tender

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18	Please note Corporate Buffer (CB) shall be provided for additional Sum Insured over and above Sum Insured for an amount of is maximum or equal to family sum insured only. For Ex: Family with SI limit of INR 8 Lakhs will be eligible for additional SI up to INR 8 Lakhs only from CB subject to AGL's approval.	Sub limit for corporate buffer is defined on point no 10
19	CB is not applicable on maternity or any other capped ailments under the policy as per standard Industry practice	please refer point no 10
20	Policy copy to know the expiring terms and conditions along with the inception premium and inception count	unable to provide the previous policy
21	Demography as per expiring SI and expiring family definition.	Current details are provided with the tender documents
22	Claims MIS and dump as on date as submitted is one month older.	latest claim dump is attached
23	Also confirm the terms mentioned on the tender are the part of expiring terms or it is a proposed term. Please mention proposed terms separately.	refer tender document
24	Please confirm the improvement in coverage compare to the expiring policy.	last tender copy provided bidder to compare the changes with the current tender

This Corrigendum-1 forms an integral part of the TENDER NO.: AGL/527/T2/MEDICLAIM INSURANCE/2026 Date. 21.02.2026 and a copy of the same is to be submitted along with the Bid.