

Pre-Bid Queries and Reply for RFP DBS 03/2019-20 for "Engaging the Services of an Insurance Company for renewal of Card Insurance Programme [Lost Card Policy and Cancare Policy] under Non- Traditional Insurance Policies"

SL NO	Page no	Clause no	RFP clause	Bidder's query	Reply
1	13	15	15.1	The Cover 1-conformity to eligible criteria opening date is mentioned as 08.05.2019	Amended
2	25	B.3	Appendix B	DD for EMD -as we are Service Industry -As per Genral Insurance council letter dated June 7,20111 we being IRDAI lincensed company need not pay (document enclosed). Kindly confrim.	Amended
3				Remove the EMD as nowhere it is been collected for Bank RFPs.	
4	56	Section 2 - Baggage insurance (b)	Compensation upto sum insured	ILGIC will be liable to pay the actual value of Baggage but not exceeding the sum insured stated in the above table after deduction of amount paid by the Airlines.	Amended
5				In case of Credi or Debit card frauds proof of reimbersement by Bank (Increase in shadow limits/reimbursement by Bank) is mandatory	Amended
6				Unde the documents to be submitted in case of Claim we should add the customer account statement, proof of Bank having reimbursed the lost amount so that loss to the Bank ensured.	Amended
7	45	5	Claim Documentation	Will require Copy of passport/Travel details (If fraud happened outside India)	Amended
8			General	Definition of Active Card clause as per the regulations of the Canara Bank. Also Provide us the Ratio of active to non-Active cards for the last 3 Years.	Active cards are cards issued to customers and not hotlisted/ blocked / expired
9	General	General	Appendix A	Bifurcation of cards into magstripe and EMV	All our cards are EMV compliant
10				In how many Variants Worldwide coverage is available	All our Debit and Credit card variants are issued under two categories namely Domestic usage / global usage . International Travel Prepaid Cards are only for Global usage.

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11	25	B.2	Appendix B	Is there any specific format for giving authorization letter from company authorizing the person to sign the bid Document	Authorisation letter should be issued by the competent authority of the Company.
12				In case of skimming cards the physical cards are required to submit along with the other documents may be added.	As the settlement happens in soft mode , we will be providing copy of the card / declaration from the Bank in lieu of the physical card..
13	50	Item 3 of Annexure V B	Insurance Coverage Table	What is the criteria to qualify for the CanCare cover? The number of cards are far lesser than the ones covered under Card Liability.	Please go through the eligibility and scope of the RFP to know the criteria to qualify for the CanCare cover. CanCare Policy includes all variants of Credit cards and only Platinum/Business Debit cards. where as Lost Card Policy covers all Debit cards, Creditcards, Prepaid cards, International Travel
14	13	15	15.2	It's mentioned that as Note: Authorization letter, Identity proof and Integrity Pact as per Annexure III should be carried in person and should be placed inside in any of the bid covers. Whereas in any of the bid covers. Whereas in Appendix B (checklist) B 2. copy of power of Attorney or authorization letter from the company authorizing the person to sign the Bid document is to be submitted in Cover 1. Please clarify.	Clause 15.2 , Page 13 - Mentions authorisation letter to participate in tender process as per Annexure I. Checklist B2 in Appendix B states Power of Attorney or authorisation letter given by the Company to the authorised signatory to sign the Bid documents on behalf of the Company.
15	45	Special Condition ©	FIR will not be mandatory document	FIR will be Mandatory document	FIR will not be a mandatory document. However , lodging of Police complaint is mandatory.
16				PIN based frauds -Customer Negligence not covered (Kindly clarify what coverage is sought)	In case of Skimmed/ cloned cards / SIM Cloning , the card and /or PIN would be misused and hence to be covered.
17	28	3	Annexure II	We are the Insurers of Flexi Group Mediclaim and Flexi Floater Mediclaim policy of Card holders since 2017-18, 2018-19, 2019-20[We seek letter from Canara Bank in respect of this]	Kindly take it up separately with respective nodal section / Wing. However for being eligible for the proposed card insurance, similar past experience with other Bank/s required as per eligibility criteria furnished in RFP.
18	General	General	Appendix A	Expected date of conversion of the existing magstripe cards to EMV	Not applicable since at present all our cards are EMV compliant



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19	41	a - viii	Frauds where second level authorization is compromised are covered	We only cover first level authorization breach	Second Level Authorization to be covered in respect of : 1. In case of SIM Cloning / skimming. 2. In case of II level authorisation waived at abroad sites / for international transactions for both card present and card not present transactions. 3. As per RBI guidelines II level authorisation is waived for transactions upto Rs.2000/-
20	41	Item 3 a Viii	Frauds occurring in transactions where in second level authorization is compromised shall be covered	only covered if there is a case of SIM cloning	
21				In case of New Variants how should we judge the liability without knowing the features of the new variant.	Sum Assured / Per card limit is restricted to the type of card Variant . We have provided count of existing and projections of all card Variants.
22			General	Confirm if above provided card details are of only primary card holders . If not then provide supplementary card details seperatly for the purpose of calculation of Premium	The card details provided in the RFP includes supplementary / add on cards also.
23	45	Claim Reporting timeline- Point 4	Account holder reports to bank with in 15 days from the date of ralizationof fraud	It will be 7 days	Scope of RFP to be adhered to
24	41	Item 5	Coverage for period of Loss: Pre-15 days Post- 15 days	Pre-reporting 3 days Psot Reporting- 7 days	
25	50	Item 3 of Annexure V B	Insurance Coverage Table	We shall be unable to provide PA cover for RuPay Cards. Please provide the number of cards without considering RuPay cards.	
26	50	Item 3 of Annexure V B	Insurance Coverage Table	Cover for Spouse cannot be provided.	



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27	25	C.1	Appendix B	Can we get soft copy(Word format) of Annexure V -Declaration to comply with Scope of Work -should this be on Company's letter head -Page No.38	To be on Company's letter head and format to be adhered as per RFP.
28	25	C 2	Appendix B	Can we get soft copy(Word format) of Annexure VA [Detailed scope of work in respect to lost card insurance policy for Canara Bank]Page No 39 to 49 and Annexure V B [Detailed scope of work in respect of Cancare Policy for Canara bank] Page No 50 to 62. Should this be on Comapany's letter Head.	
29	25	D.1	Appendix B	Can we get soft copy of [word format] Annexure VIA -Commerical Bid format Page No 63 to 65 should this be on Company's letter Head	
30	25		Appendix B	Can we get soft copy of [word format] Check List -should this be on letter head of the company	
31	28	4	Annexure II	Can we get soft copy[word format of Annexure IV-Compliance Confirmation -should this be on company 's letter head Page No 37	
32				Expiring Policy Premium	Cannot be Provided
33	29 to 35	Annexure III	Pre Contract Integrity Pact	Is this Document to be executed on Non-Judicial stam paper? If so What's the value of the Same.Can We get e-Stamp paper and Execute-We need soft Copy in Word Format.	Yes, to be executed on Non Judicial Paper of Rs200/- and format to be adhered as per RFP.
34			query raised during Pre Bid meeting	definition of Skimming , cloning etc	Already covered in the scope of RFP.
35				Under the Security Measures your all cards are enabled to EMV chip but what happens if the cards is used in Non EMV chip enabled ATMs where it is prone to skimming frauds.	As per RBI guidelines , all ATMs have to be EMI compliant. In case of skimming frauds at a non compliant ATM, Banks can claim from the non compliant ATM Bank by way of liability shift. For any shortage in amount claimed thereafter , Bank will claim from insurance Company.
36				Claims would be settled in INR only.	Accepted



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37			General	We need Three years Claims experience and expiring Policy copy.	MIS Data provided in the pre bid meeting held on 11.06.2019./Email Sent
38			General	Loss History Under Both the Policies for atleast 3 years	
39	40	2	Card Variant table	Require the bifurcation of the existing card base	
40	40	Item 3 of Annexure V A	Limit of Liability	Number of cards per variant	
41	General	General	Appendix A	Number of cards covered category-wise, premium and claims for the last 3 years. It would be great if we could get the entire MIS.	
42	General	General	Appendix A	Number of cards covered category-wise, premium and claims for the last 3 years	
43	40	Lost Card Insurance Policy	Fraudulent Charges cover	No of Cards Circulation at Present under Various Variants	
44	43	Lost Card Insurance Policy	General	3 Years Claims data in terms of a. No. of Cards b.Total amount of claim c. Claims to premium ratio	
45	50	Cancare Policy	General	3 Years Claims data in terms of a. No. of Cards b.Total amount of claim c. Claims to premium ratio	
46			General	MIS of cards and Claims	
47				Claim details for the previous 3 years(year wise) No-of Claims - Card wise , settled , Repudiation, O/S	
48				Total No. of Cards in each variant for the past 3 years	
49			General	What is the Projected No of Cards for each Variant category given under Lost card Insurance Policy?	

Date: 14.06.2019

Place: Bangalore

Deputy General Manager

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