

Directorate of Animal Husbandry & Veterinary Services
Pashuwardhan Bhavan , Patto - Panaji Goa

TERMS AND CONDITIONS FOR EXPRESSION OF INTEREST FOR INSURANCE
OF MILCH ANIMALS UNDER THE KAMADHENU SCHEME (SUDHARIT)
AMENDED.

Government of Goa has introduced a financial and logistics program to assist Local Goan farmers in purchase and maintenance of milch animals . The financial interest of participating banks as well as that of the Government(to the extent of subsidy amount) is to be secured by insurance.

1) Insurance Requirements :

The Cattle insurance will be a policy issued for a term of 42 months with cover for :

- (i) Death
- (ii) Permanent Total Disability: Defined as total and permanent loss of milking capacity or inability to conceive.

The claim payments need to be made to the bank to the extent of loan outstanding less subsidy due and to the Department of Animal Husbandry and Veterinary Services to the extent of subsidy.

The sum insured per animal will be upto Rs.70,000/- unless revised under due notification for the scheme. Insured animals will be of pregnant milch animals including heifers.

Information required for underwriting decision

Financial Year	Number of Cattle insured	Number of cattle deaths reported for claims
2016-17	1244	371
2017-18	1463	406
2018-19	1280	582

The choice of insurance partner will be based on below mentioned parameters

2) Necessary Qualification for pre-bid meet:

1. The Insurance company should be duly registered and licensed with IRDA for purpose of soliciting general insurance .
2. The insurance company should have an IRDA approval to issue and service a 42 months Cattle insurance policy. (Proof to be submitted by way of an existing policy issued for 42 months or IRDA approval for a 42 month Cattle policy under File and Use)
3. The Insurance company should have at least two offices in Goa , one each in North and South Goa to provide reach and service for farmers all over Goa.
4. The Insurance Company should have claims support at intimation in local vernacular language viz Konkani and Marathi.

Qualifying Insurance companies will be called for a pre-bid meet to address concerns and understand the scheme details . Post the pre-bid meet the insurance companies are required to submit sealed expression of interests within 3 days detailing out the following which will be the basis on which the partnering insurer will be chosen

- a. Rate of premium in percentage for entire 42 months to cover death and PTD for Milch animals
- b. Ability to collect the premium from any part of the state where cattle purchase under Kamdhenu Scheme shall take place
- c. Multiple options to inform and register claims : Phone, online, Whatsapp, by walking in to the office or through letter. Also the farmers should be able to communicate to claims helpline in Konkani, Marathi ,Hindi and English .
- d. Post mortem reports by Doctors of Directorate of Animal Husbandry & Veterinary Services to be accepted.
- e. Review mechanism for repudiated cases to be elaborated.
- f. Policy conditions and any special warranties to be submitted.
- g. Past experience of insurer with Government for similar schemes may be mentioned as recommendation. Claims paid details to be mentioned.
- h. Elaborate the policy issuance and claim settlement process for cattle proposals specifically.
- i. Commitment to have dedicated manpower to service the scheme.

Please note that the decision will be based on weightage allotted to all the above points and not the rate alone.

3) General Terms

- i. The premium rates quoted should be valid for a period of 3 years.
- ii. The successful insurer shall enter into a MOU.
- iii. The successful agency shall have to produce a security deposit of Rs.25,000/- (Rupees Twenty Five Thousand Only)towards guarantee of implementation of MOU terms.
- iv. Failure to comply with any or all of the conditions stated in the MOU , the security deposit shall be forfeited
- v. The Government of Goa reserves the right to discontinue the contract with the insurance company at any stage if at any time it finds that it becomes detrimental to the interests of the farmer/beneficiary under Kamdhenu Scheme or incase the insurance company fails to fulfill the conditions stipulated in the agreement.
- vi. The Director of AH & VS reserves the right to introduce any or more conditions, waivers or enhance the ceiling cost of purchase from Rs.70,000 in interest of the farmers/public interest.
- vii. The Director of Animal Husbandry & Veterinary Services reserves the right to accept or reject any expression of Interest without assigning any reason and his decision in this regard shall be final.
- viii. An Amount of Rs. 1000/- (Rupees One Thousand Only) non-refundable to be paid by demand draft in the name of Director, Directorate of Animal Husbandry & Veterinary Services, Panaji Goa as processing fee along with the submission of Expression of Interest.
- ix. The last date of receipt of applications shall be 12/12/2019 up to 12.00 noon and will be opened on the same day at 3.00 P. M. in presence of Agencies if any.