



TAMIL NADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,  
DISTRIBUTION WAREHOUSE BUILDING (1<sup>st</sup> Floor),  
350, PANTHEON ROAD, EGMORE,  
CHENNAI – 600 008,  
TAMIL NADU, INDIA

OFFICE OF THE TNHWCS Ltd.,

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TENDER REFERENCE NO:002531/General Insurance Tender/2025-2026

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Tender Document for

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APPOINTMENT OF INSURER FOR GENERAL INSURANCE IN RESPECT OF VARIOUS POLICIES FOR  
THE PERIOD FROM 01.04.2025 to 31.03.2026

Date & Time of Opening (Part-I): 21.02.2025 @ 03.30 P.M.

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Phone: +91-44-28193371,28192284

E-mail : [cooptex@cooptex.com](mailto:cooptex@cooptex.com)

Website:[www.tntenders.gov.in](http://www.tntenders.gov.in) and [www.cooptex.gov.in/cooptex-corporate](http://www.cooptex.gov.in/cooptex-corporate)

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**TAMILNADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,**

Registered Office : DISTRIBUTION WAREHOUSE BUILDING (1<sup>ST</sup> FLOOR),  
350, PANTHEON ROAD, EGMORE, CHENNAI-600 008,  
TAMIL NADU.

**NOTICE INVITING BID**

- 1.0. Bids are invited by TNHWCS Ltd from IRDAI registered Insurance Companies for Renewal of Fire policy, Burglary Policy, Electronic Equipment Policy, Machinery Break down policy, Money Insurance Policy, Special Contingency Policy (All Risk), Neon Sign/Glow Sign Policy, Fidelity Guarantee Insurance Policy, Commercial General Liability policy and Marine Policy. Policy period is one year from 01.04.2025 to 31.03.2026 as per details given below:
  - 1.1. Tender Ref. No. : 002531/General Insurance Tender/2025-2026
  - 1.2. Tender Document issue date : 06.02.2025 to 20.02.2025
  - 1.3. Last Date and time for Bid submission : 21.02.2025 at 03.00 P.M.
  - 1.4. Date and Time of opening of Bid : 21.02.2025 at 03.30 P.M.  
(Part-I)
  - 1.5. Tender documents can be downloaded from Government website [www.tntenders.gov.in](http://www.tntenders.gov.in) and [www.cooptex.gov.in/cooptex-corporate](http://www.cooptex.gov.in/cooptex-corporate) **free of cost.**

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- 2.0. For any clarification, please contact Insurance intermediary **M/s Aon Risk Insurance Brokers India Pvt Ltd.**, Hansa Building, No.3 Block 'B',147 Pathari Road, Thousand Lights, Chennai-600 006, Tamilnadu.  
Contact: Ms. Mohana Sundari 9710925153 / Mr. Srikanth 9820440515
- 3.0. TNHWCS Ltd., takes no responsibility for delay, loss or non-receipt of bid documents
- 4.0. The cost on account of preparation of bid, negotiation, discussion etc. as may be incurred by the bidder in the process of finalization of the contract are to the account of the bidder.
- 5.0. The Managing Director, TNHWCS Ltd. reserves the right to reject any or all bids, wholly or partially, without assigning any reasons whatsoever.
- 6.0. A pre-bid meeting with all prospective bidders shall be held, if required for the purpose of clarifications on the bidding documents at office of the TNHWCS Ltd., Co-optex, Kolam Showroom building, No. 843, Anna Salai, Chennai 600 002. Any clarification or interpretation can always be deliberated during the pre-bid meeting. **The pre-bid meeting is scheduled on 13.02.2025 at 03.30 P.M.**
- 7.0. At any time before the scheduled submission of bids, TNHWCS Ltd. may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the bidding documents by amendment. The amendment / response to clarification(s), if any, will be published in the website ([www.tntenders.gov.in](http://www.tntenders.gov.in) and [www.cooptex.gov.in/cooptex-corporate](http://www.cooptex.gov.in/cooptex-corporate)) and no individual intimation will be sent to the bidders. It is the responsibility of the bidders to check the website for updates before submission of bid. Amendments, if any, issued for the Tender shall be numbered consecutively and shall form part and parcel of the Tender Document.

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- 9.0. Co-optex is an Apex Society registered under Tamilnadu Co-operative Societies Act and having Head Office at, Distribution Warehouse Building 1<sup>st</sup> Floor, No.350 Pantheon Road, Egmore, Chennai 600 008 and 11 Regional Offices and one Co-optex office at Chennai catering to International business :

Address of the Various offices:

1. Co-optex, Head Office, Distribution Warehouse Building  
1<sup>st</sup> Floor, No.350 Pantheon Road, Egmore, Chennai 600 008
2. Co-optex Regional Office, 201-A, Dr. Alagesan Road,  
Sai Baba Mission Post, COIMBATORE-641 011.
3. Co-optex Regional Office, Post Box No.10,  
Chidambaram Road, CUDDALORE-607 002.
4. Co-optex Regional Office, Co-optex TVPM Showroom Building,  
350, Pantheon Road, Egmore, CHENNAI-600 008.
5. Co-optex Regional Office, Andal Street, Alagappan Nagar  
MADURAI-625 003.
6. Co-optex Regional Office, Co-optex Building, 343,  
Bazaar Street, SALEM-636 001.
7. Co-optex Regional Office, Pudukottai Road, Vairam Nagar,  
(Opp. New Housing Unit), THANJAVUR-613 005.
8. Co-optex Regional Office, Swamy Nellaiyappar High Road,  
Opp. to Taluk Office, TIRUNELVELI-627 001.
9. Co-optex Regional Office, Opp. to Government ITI, P.B.No 104  
Melmanavoor, 284/3, Bangalore Road, VELLORE-632 010.
10. Co-optex Regional Office, No.138, Benne Govindappa Road,  
Basavangudi, BANGALORE-560 004.
11. Co-optex Regional Office, No.204, Udyog Mandir No.2,  
7-C, Pitamber Lane, Mahim, MUMBAI-400 016.
12. Co-optex Regional Office, 29-2-5, Ramamandiram Street,  
Governorpet, P.B.No.404, VIJAYAWADA-520 002.
13. Co-optex International, Distribution Warehouse Building, 1<sup>st</sup> floor, Egmore, Chennai-600 008.

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The address details in respect of Showrooms, Regional Warehouses and Institutional Sales showrooms are available at Co-optex TNHWCS Ltd. Website [www.cooptex.gov.in/cooptex-corporate](http://www.cooptex.gov.in/cooptex-corporate)

Once the insurance is awarded, the respective premium payment will be made separately by these 13 offices i.e., 1. Head Office, 11 Regional Branches and 1 Co-optex location at Chennai catering to International business.

10. Insurance Intermediary : Aon Risk Insurance Brokers India Private Limited, Chennai 600 006 (formerly known as Global Insurance Brokers Pvt Ltd) shall be the intermediary for this insurance program.

**APPOINTMENT OF INSURER FOR GENERAL INSURANCE IN RESPECT OF ALL TYPES OF POLICIES FOR THE FINANCIAL YEAR 2025-2026**

Tender reference No.002531/General Insurance Tender/2025-2026

1.0. The Tender document comprises of the following:

- i) Method of submission of offer and other conditions
- ii) General tender conditions, service parameters, summary premium schedule containing details of sum to be insured and Claims experience details for the preceding 60 months including expiring policy period until 31-12-2024.
- iii) Scope of coverage in respect of each policy

2.0. You are requested to submit your most competitive offer within the stipulated date and time mentioned below, in the manner and method prescribed.

3.0. METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS

- a) The Bid proposals are to be uploaded in Two Parts in the website. It shall be free from any ambiguity, cutting, use of correcting fluid or overwriting. Correction, if any, must be neatly done, and should be initialed by the persons, who sign the bids, along with duly affixing office seal stamp and date. All bids shall be prepared in English language only by typing or printing with indelible black ink.
- b) An authorized representative of the firm shall initial all pages of the bid proposal.
- c) For preparation of bid proposals, bidders are expected to examine the bidding documents in detail and it is the bidder's responsibility to ensure that the information provided is adequate and clearly understood. Material deficiencies in providing the information requested may result in rejection of the bid.
- d) The last date for receipt of the bids is **21.02.2025**. Bids will be received upto **03.00 P.M.** as per our office clock and Part – 1 of the offers received only will be opened on the same day at **03.30 P.M.** Part – II of the qualified Insurance Companies will be opened at a later date and the date of opening will be intimated in the website later. Bids received in incomplete shape shall be summarily rejected.

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- e) **Withdrawal of bids before Opening:** 1) No bidder shall be allowed to withdraw the bids after submission. 2) A bidder may submit a modified bid before the last date for receipt of bids. Provided that where more than one bid is submitted by the same bidder, the lowest eligible financial bid shall be considered for evaluation. No extension of time shall be permitted for the bid submission and opening date.

f) TECHNICAL & PRICE BID

While preparing the "Technical & Price bid", bidders may give particular attention to the following are general aspects for both Technical & Price bids\_

- Scope of the coverage required
- Extensions, exclusions & other features.
- Discounts offered
- Other terms and conditions, Warranties

PART-I            **TECHNICAL BID:** This should contain Documents establishing meeting the qualifying requirements, service parameters & general conditions, scope of coverage, special conditions, warranties, deductibles etc., if any and other details sought for **without** "Premium".

PART-II           **PRICE BID:** This should contain premium only, in the summary premium schedule format. ANNEXURE II & III.

g) Bidders should agree to scope of coverage along with extensions add - on covers and all the conditions of policy and other provisions of the bidding documents. However, deviation/exception, **if any shall be stated separately in format D-I and should be submitted along-with 'Technical Bid', failing which it would be presumed that all terms and conditions are acceptable to the bidder.** Deviations, taken elsewhere in the bid and not brought out in the format D-I, will not be entertained. If the bidder, on advice of TNHWCS Ltd., does not withdraw such deviations, TNHWCS Ltd. reserves the right to reject the bids. If there are no deviations, the format D-I shall be returned duly signed and stamped after stating "Nil Deviations". In case the same is kept blank by the bidder, it will be interpreted that the bidder is agreeable to all terms and conditions of TNHWCS Ltd. The bidders should necessarily indicate the cost of withdrawal of deviations as mentioned in format D-I of price bid for the respective option, and not in the 'Technical Bid'. This cost will be taken into consideration for the purpose of evaluation.

- h) However, the bidder must clearly understand that no deviation shall be acceptable in the conditions relating to TNHWCS Ltd's right to allot any Business share/distribution to Lead Insurer/Co-Insurers in line with the provisions of bidding documents.
- i) Technical Bid shall not contain any **price**

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j) **PRICE BID**

1. For preparation of the 'Price Bid', Bidders are expected to take into account the requirements and conditions of the bidding documents.
2. All premium rates & total premium to be quoted by the bidders will be in Indian Rupees only on firm price basis and shall remain valid during the currency of the policy. However, the total premium amount payable shall be based on the actual sum-insured of the individual policy as contained in the Annexure II is enclosed herewith in Bill Of Quantities (BOQ) (any subsequent change in the sum-insured during the policy period shall be on prorata basis)
3. The bidder shall quote the premium rate and total premium against respective areas of coverage for respective sum-insured as per Annexure-I.
4. The premium rates should be exclusive of GST and inclusive of all other taxes, duties, levies, brokerage (in accordance with IRDAI regulations) and TNHWCS Ltd. shall not be liable for any other financial implications what-so-ever other than the quoted price.
5. The quoted price shall be in both Figures and Words

The proposal, complete in all respects to be uploaded by the bidder in the provided website not later than **03.00 PM** of **21.02.2025**. Bids uploaded after the time & date fixed for the receipt of the bids shall be rejected.

- Enclosures: 1. General tender conditions and service parameters.  
2. Summary premium schedules  
3. Claims experience details for the preceding 60 months period (Up to Dec'24).

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## 1.0 Qualifying Requirements for the Insurance companies

<b>S No.</b>	<b>Minimum eligibility criteria</b>	<b>Proof to be submitted for fulfilling the eligibility</b>
1.	The Bidder should have an experience in General Insurance business for a minimum of Five years as on 31.3.2024	A Certificate from IRDAI or from the statutory auditors stating that they are in the General Insurance business for the minimum period of five years as on 31.3.2024 should be enclosed.
2.	The Bidder should have obtained approval from IRDAI for doing the General Insurance business.	Copy of the approval from IRDAI should be enclosed.
3.	The Bidder should comply with the Solvency Ratio prescribed by IRDAI for the last two years (i.e.) for 2022-23 & 2023-24. IRDAI has prescribed the solvency ratio for the year 2022-23 & 2023-24 as 1:5 (Bidders with exemption may indicate the same)	A certificate from the statutory auditors of the Bidder stating the solvency ratio maintained for the two years has to be enclosed.
4.	If Bidder has own branch office in every district at Tamil Nadu preferably in the district Headquarters.	List of branches with address, Landline number, Contact person, Contact person with i/c No. would be produced.
5.	If any Bidder is blacklisted by the Central Govt. or by the State Govt. to participate in the tender of Govt. companies or Corporation, those BIDDERS are prohibited from participating in the tender	A certificate from the Head Office of the Bidder or by the statutory auditors of the Bidder stating that the Bidder is not blacklisted by the Central Govt. or State Govt. Dept. / Companies to participate in the tender of Govt. companies / MNCS should be enclosed.
6.	The insurance Companies which have refused to honor the earlier commitment with Co-optex are not eligible to apply.	Nil

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**2.0 Notwithstanding anything stated above, TNHWCS Ltd reserves the right to assess the Insurer's capacity and capability to perform the Insurance business should the circumstances warrant and if such an assessment is in the overall interest of TNHWCS Ltd. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the insurance business.**

3.0 TNHWCS Ltd reserves the right to award and distribute the insurance business to one or more Insurers. TNHWCS Ltd also reserves the right to place order for insurance unit wise or policy wise.

4.0 Type of policies and duration

The type of policies for which offer is invited are as listed in the summary premium schedules. The duration of insurance policies from 01.04.2025 to 31.03.2026.

4.1 **Policies Required**

The Policies to be covered include applicable Fire Insurance Policy, Burglary Policy, Electronic Equipment Policy, Marine Inland Transit Policy covering All Risk/SRCC (Strike, Riot, Civil Commotion) from any where in India to any where in India, Machinery Breakdown Policy, Money Insurance, Fidelity Guarantee Insurance Policy, special Contingency (All Risk) policy covering Laptops & mobiles, Commercial General Liability Insurance. The Add on covers for each policy, where ever applicable, are given under Annexure I

**For the benefit of insurance companies the details of claims experience for the preceding 60 months ending as on 31.12.2024 is given in Annexure-V\***

5.0 The final net premium rate shall be clearly indicated only in the Part-II of the offer. For each policy, the final net premium rate shall be arrived at taking into account all the items like add on covers, exclusions, claims experience, FEA (Fire Extinguishing Appliances) discount any other discounts etc. as applicable for each policy. Any special conditions, warranties, deductibles etc shall not be indicated in price schedule. If the insurer wishes to include any of the above, the same shall be given only in part-I of the offer with clear indication about the same. The premium quoted shall be inclusive of the above.

After arriving at final net premium rate, the premium may be quoted in the summary premium schedule for all policies. The premium quoted shall be final. No provisional rate of premium shall be offered. Insurers are requested to note that discount, if any, offered shall be firm and final and no provisional discount shall be offered. Discount, once offered shall not be withdrawn afterwards.

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- 6.0 The premium shall be quoted in both words and figures. Premium rates shall be legible and rounded to 2 decimals. Any correction /over writing / scoring / cancellation shall be counter signed. If there is any difference in words and figures, the amount stated in words will be considered. In case of illegibility, the interpretation of TNHWCS Ltd shall be final. All entries shall be in English language only.
- 7.0 The sum insured values given are only provisional and TNHWCS Ltd. reserves its right to increase or decrease depending upon requirement during the award of insurance business and /or during the policy period. Any corresponding increase / decrease of premium shall be in the same proportion as the rate quoted and submitted.
- 8.0 All the Bidders, shall submit with necessary records (in addition to requirements under 11.0) to substantiate the following details required in Part-I of the offer.
- |  |   |   |
|--|---|---|
| 1. Year of establishment   | - | - |
| 2. Actual commencement of commercial operation   | - | - |
| 3. Total volume of business / sum insured handled during last year (2023-24)   | - | - |
| 4. Total premium received during last year (2023-24)   | - | - |
| 5. Net worth as per last year accounts (2023-24)   | - | - |
| 6. Reserve & Surplus as per last year accounts ( <u>2023-24</u> )  | - | - |
| 7. List of major clients with whom general insurance business are handled as a sole insurer/lead insurer for Govt. or quasi Govt. during the last year | - | - |
| 8. Any other details the insurance company wishes to submit  | - | - |
- 9.0 Notwithstanding any information and data which may be contained in the tender document the bidder has to make independent inquiries and generally obtain his own information on all matters that may in any way affect the premium rate.
- 10.0 Method of submission of offer and opening of tender and other conditions.
- 10.1 The Tender proposes two stage bid system viz. (1) Technical bid and (2) Price bid. The first stage enables the buyer to know whether the bidder is commercially competent and capable of executing the order by meeting the technical/coverage requirements as per tender. Only those eligible bidders who qualify in the first stage will be considered in the second stage viz. price bid. The price bids of bidders who are not qualified in the first stage will not be opened.
- 1) **The bids should be submitted in two parts viz.**  
**Part I : Technical bid**  
**Part II : Price bid**

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5) The Bids received after due date and time or incomplete shape or Bids submitted by Electronic Mail /Hard Copies will be summarily rejected.

11.0. Details to be furnished in the Part I- Technical bid (Please also refer to clause 8.0 on Page 10)

1. Filled up commercial specification along with necessary brochures, compliance statement etc.
2. Profile of the company.
3. Authorization letter (Annexure-IV) from the Competent authority of the company to sign this tender document. Documents received without such authorization will not be considered for further processing.
4. The bidder should have the financial, commercial capability necessary to perform the contract.
5. The documentary evidence of the bidder's qualifications shall be established to the satisfaction of TNHWCS LTD.
6. The bidder should furnish the location and addresses of Regional Office / Branch Office at all the following branches: Coimbatore, Cuddalore, Chennai, Madurai, Salem Thanjavur, Tirunelveli, Vellore, Bangalore, Mumbai and Vijayawada or under their jurisdiction.

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## 12. Signing of bids

- a) The bids shall be typed or written in indelible ink and shall be signed by the bidder or persons duly authorized to bind the bidder to the contract. Bidders are requested to sign each and every page of the tender document including Annexure(s) attached thereto.
- b) Any alterations, erasures shall be treated valid only if they are legible and authenticated by full signature of the person or persons authorized to sign the bid.

13. Details to be furnished in the Part II Price bid

The premium rates may be quoted in the form given in Annexure II and III for various types of policies.

Price bids of the shortlisted Bidders will be opened at a notified date and time. Once the price bids are opened, the L1 will be selected based on the total premium amount quoted in respect of the policies viz. applicable Fire Policy, Electronic Equipment Policy, Machinery Breakdown policy, Burglary policy, Money Insurance Policy, Neon sign/Glow sign policy, Fidelity Guarantee Insurance Policy and Marine Policy, special contingency (All Risk) policy covering Laptop & Mobiles and Commercial General Liability Insurance policy.

## 14. OPENING OF BIDS:

The rate once quoted should be firm and should not be changed during the policy period. However any statutory variation in GST during the policy period shall be paid by TNHWCS Ltd.

- This is a two stage tender. On the date and time of opening specified in the Tender, Part - I of the offers received will be opened. The details of the opening of Part-II (Premium) of the offers will be intimated in the website only.

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- Offers received in incomplete shape shall be liable for rejection
- The rate should be quoted for each item in the summary premium schedule and should be indicated clearly. Any scoring or overwriting should be attested by the bidder with full signature and seal.
- Any clarification required in respect of Tender document, shall be raised in pre – bid meeting and replies shall be uploaded in the website.

15. Evaluation of bids:

- 1) The price bids of the bidders whose 'Technical bid is found acceptable, shall be opened on the date and time intimated to bidders. Price bids of the bidders, whose "Technical bid" is found to be acceptable, shall be evaluated further. TNHWCS Ltd., will determine whether the price bids are complete, i.e. whether the bidder have offered quotes for all areas of coverages, as per requirement of bidding documents provisions. If not, wherever possible, TNHWCS Ltd will cost them and add this cost to the quoted price and correct any computational errors. Material deficiencies in the bid may render the bid invalid and may lead to the rejection of the bid proposal of the bidder.
- 2) In case of discrepancies in bids, the following will be adopted to correct the discrepancies for the purpose of evaluation.
  - a) In case of discrepancy between premium rate and total premium, the premium rate will be considered correct.
  - b) In case of discrepancy between figures and words, the words will be considered correct.

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- 3) Price bids will be evaluated taking into account total annual premium quoted for Fire and all other policies, policy coverages for respective sum insured as per Annexure I as the case may be. The cost of compensation, if any, because of deviation(s) taken by bidder will also be taken into account for the purpose of evaluation.
- 4) The policy will be finalized with L1 bidder, as lead insurer, whose bid is found to be technically and commercially acceptable, evaluated lowest, and who has the capacity and capability to execute the policy.
- 5) It may however be noted that TNHWCS Ltd reserves the right to reject any or all bids without assigning any reason thereof and decision of the TNHWCS Ltd in this regard shall be final and binding on all the bidders.
- 6) Bidders shall not contact TNHWCS Ltd on any matter relating to their bid after the bid opening. Any effort by the bidder to influence TNHWCS Ltd in evaluation, comparison or award decision may result in the rejection of their bid proposal.

16. SPECIAL TERMS:

In case any successful bidder fails to issue the policies on time, TNHWCS Ltd reserves the right to cancel and place orders with the other successful bidders. The number of co-insurers and their share will be determined depending on the rate quoted by the bidders.

1. Scope of Cover: Under the Fire policy, premium should be quoted for the applicable fire policy with coverages including Earthquake, STFI, RSMD, Terrorism risk for the assets and other add ons as indicated.
2. Premium should be quoted for Fidelity Guarantee Insurance Policy waiving the following clause of Fidelity Guarantee Insurance Policy condition.  
 “Unless the company be advised and its written approval be obtained the company shall not be liable hereunder in the event of any change in the nature of the business of the insured or in the duties and conditions of service of the employee or if remuneration of the employee be reduced or its basis altered or if the precautions stated by the insured with regard to accounting be not duly followed or if the insured shall continue to entrust the employee with money or goods after having knowledge of any material fact bearing on the honesty of the employee”.
3. Any claim settlement to consider only the authenticity of the claim and should be irrespective of the past records of the employee.

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4. The Insurers have to settle the FGIP amount, if any, claimed during the year by TNHWCS Ltd., subject to the condition that the same employee has not been punished for the same type of misappropriation previously, viz Cash misappropriation, Credit Sales collection misappropriation amount for more than Rs.1/- lakh and created an abnormal deficit i.e. 0.5% to 3% and Super Normal deficit i.e. above 3% on the total gross sales effected from the date of previous half yearly stock verification period or full stock verification by inspecting and other Officials or during Handing over and Taking over charge, which caused financial loss to Co-optex. Retroactive date of 1st April 2010.
5. Further the insurers have to give an abstract showing the premium due on various policies and the total premium including **GST** and other charges claimed should be indicated in a separate sheet.
6. The submission of offer concerned shall have no cause of action or claim against the TNHWCS Ltd for rejection of offer. The bidder, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred by them in connection with submission of their offer or its consideration by TNHWCS Ltd, even though TNHWCS Ltd may elect to modify / withdraw the invitation to tender or does not accept the offer or cancel the tender as a whole.
7. TNHWCS Ltd shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion and any such action will not be called into question and the bidder shall have no claim in that regard against TNHWCS Ltd.

**17) Action against the bidder**

Furnishing incorrect information in the offer, failure to act according to tender conditions, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer(s).

**18) Disputes:**

In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Civil Courts

In respect of all the tender conditions, the decision of the Managing Director, TNHWCS Ltd., shall be final and binding. All matters relating to any dispute which may arise during the execution of the contract shall be referred to Arbitration or an Arbitrator to be mutually agreed upon between the parties. In the case of failure, the dispute shall be referred to the award of two Arbitrators, one to be appointed by TNHWCS Ltd and the other by the insurer. The two Arbitrators shall appoint an umpire in advance of their consideration of any point of dispute. The decision of the Arbitrator in the case of former and that of the umpire in the case of latter shall be final and conclusive and binding on both the parties. The provisions of the Indian Arbitration Act, 1996 and the Rules made there-under and any statutory modification thereof shall be deemed to form a part of contract.

The venue of such Arbitration shall be at Chennai City only. Arbitration suits or any other claims filed in any Court of Law outside Chennai City will not be binding on TNHWCS Ltd.,

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**19. Jurisdiction:**

Subject to the above clause, it is hereby agreed that Courts at Chennai City have jurisdiction to decide or adjudicate upon any dispute which may arise out of or be in connection with this contract agreement. The contract shall be governed by the laws of Government of India / Government of Tamil Nadu in force.

**20. General**

The Bidders while uploading their Bids should enclose a copy of the conditions stipulated above, duly certified and attested by authorized signatory as token of their accepting the above tender conditions fully. Bids received without the certified copy of condition shall be summarily rejected.

The successful insurer shall arrange for a representative to be available for TNHWCS Ltd. on a day to day basis for the co-ordination works.

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THE TAMIL NADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD., CHENNAI.

Service parameters with regard to documentation and claims settlement.

(To be submitted by the insurance company along with the Part-I)

I. Documentation

a. Policy Issuance	Within 7 working days
b. Endorsements	Within 7 working days

II. **Claims settlement.**

1. Applicable Fire Policy (Laghu / Sookshma):

a)	Basis of claim settlement	The basis of assessment for claims settlement shall be in accordance with what is stated in the policy.
b)	Documents required for claim settlement	1. Claim intimation should be immediate
		2. Duly completed claim form
		3. Estimate of repairs/replacement
		4. FIR where applicable
		5. Fire brigade report where applicable
		6. Books of accounts, stock statements, bank statements, copy of purchase order, budgetary offer wherever feasible, log books, production records called for by the insurer/surveyor
		7. For theft claims, a copy of the complaint lodged duly acknowledged by the police
		8. Where the circumstances of loss necessitate submission of any further documents, the insurer/surveyor shall advise the insured of the same within 7 days of being informed of the loss.
c)	Process of the claim settlement	1. Appointment of surveyors: Lead insurers in consultation with TNHWCS Ltd. shall make panel of surveyors for the purpose of handling TNHWCS Ltd., claims. TNHWCS Ltd may use their discretion in recommending surveyors from the panel, when required.
		2. On A/c. Payment: Where the estimated loss is likely to be more than Rs.5,00,000/-, and upto Rs.1 Crore, upto 75% of the estimated loss within 14 working days of the admission of liability and submission of preliminary survey report. Where the estimated loss is likely to be more than Rs.1 Crore, upto 75% of the estimated loss within 30 working days of the admission of liability and submission of preliminary survey report.
		3. Final settlement: Within 30 days after submission of all required documents.

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## 2. Machinery breakdown / Electronic equipment Insurance

a)	Basis of claim settlement	The basis of assessment for claims settlement shall be in accordance with what is stated in the policy.
b)	Documents required for claim settlement	1. Claim intimation should be immediate
		2. Duly completed claim form
		3. Estimate of repairs/replacement
		4. FIR where applicable
		5. Fire brigade report where applicable
		6. Books of accounts, stock statements, bank statements, copy of purchase order, budgetary offer where ever feasible, log books, production records called for by the insurer/surveyor
		7. For theft claims, a copy of the complaint lodged duly acknowledged by the police
		8. Where the circumstances of loss necessitate submission of any further documents, the insurer/surveyor shall advise the insured of the same within 7 days of being informed of the loss.
c)	Process of the claim settlement	1. Appointment of surveyors: Lead insurers in consultation with TNHWCS Ltd. shall make panel of surveyors for the purpose of handling TNHWCS Ltd., claims. TNHWCS Ltd may use their discretion in recommending surveyors from the panel, when required.
		2. For claims below Rs.20,000/- survey to be waived, insured can go ahead with the repair and submit the bills for reimbursement.
		3. On A/c. Payment: Where the estimated loss is likely to be more than Rs.5,00,000/-, and upto Rs.1 Crore, upto 75% of the estimated loss within 14 working days of the admission of liability and submission of preliminary survey report. Where the estimated loss is likely to be more than Rs.1 Crore, upto 75% of the estimated loss within 30 working days of the admission of liability and submission of preliminary survey report.
		4. Final settlement: Within 30 days after submission of all required documents.

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3. Marine Insurance

a)	Basis of claim settlement	The basis of assessment for claims settlement shall be in accordance with what is stated in the policy.
b)	Documents required for claim settlement	1. Claim intimation should be immediate
		2. Duly completed claim form
		3. Estimate of repairs/replacement
		4. FIR where applicable
		5. Fire brigade report where applicable
		6. For theft claims, a copy of the complaint lodged duly acknowledged by the police
		7. Claim, bill lodged on carriers with acknowledgement due card or proof of receipt by carrier.
		8. Original consignment note, invoice with detailed packing list, open delivery / short delivery/non-delivery certificate.
		9. Where the circumstances of loss necessitate submission of any further documents, the insurer/surveyor shall advise the insured of the same within 7 days of being informed of the loss.
c)	Process of the claim settlement	1. Appointment of surveyors: Lead insurers in consultation with TNHWCS Ltd. shall make panel of surveyors for the purpose of handling TNHWCS Ltd., claims. TNHWCS Ltd may use their discretion in recommending surveyors from the panel, when required.
		2. Self survey can be done upto Rs.50,000/-
		3. On A/c. Payment: Where the estimated loss is likely to be more than Rs.5,00,000/-, and upto Rs.1 Crore, upto 75% of the estimated loss within 14 working days of the admission of liability and submission of preliminary survey report. Where the estimated loss is likely to be more than Rs.1 Crore, upto 75% of the estimated loss within 30 working days of the admission of liability and submission of preliminary survey report.
		4. Final settlement: Within 30 days after submission of all required documents.

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## 3. All risk / Special Contingency

a)	Basis of claim settlement	The basis of assessment for claims settlement shall be in accordance with what is stated in the policy.
b)	Documents required for claim settlement	1. Claim intimation should be immediate
		2. Duly completed claim form
		3. Estimate of repairs/replacement
		4. FIR where applicable
		5. Fire brigade report where applicable
		6. Books of accounts, stock statements, bank statements, copy of purchase order, budgetary offer where ever feasible, log books, production records called for by the insurer/surveyor
		7. For theft claims, a copy of the complaint lodged duly acknowledged by the police
		8. Where the circumstances of loss necessitate submission of any further documents, the insurer/surveyor shall advise the insured of the same within 7 days of being informed of the loss.
c)	Process of the claim settlement	1. Appointment of surveyors: Lead insurers in consultation with TNHWCS Ltd. shall make panel of surveyors for the purpose of handling TNHWCS Ltd., claims. TNHWCS Ltd may use their discretion in recommending surveyors from the panel, when required.
		2. On A/c. Payment: Where the estimated loss is likely to be more than Rs.5,00,000/-, and upto Rs.1 Crore, upto 75% of the estimated loss within 14 working days of the admission of liability and submission of preliminary survey report. Where the estimated loss is likely to be more than Rs.1 Crore, upto 75% of the estimated loss within 30 working days of the admission of liability and submission of preliminary survey report.
		3. Final settlement: Within 30 days after submission of all required documents.

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5. Burglary Insurance

a)	Basis of claim settlement	The basis of assessment for claims settlement shall be in accordance with what is stated in the policy.	
b)	Documents required for claim settlement	1.	Claim intimation should be immediate
		2.	Duly completed claim form
		3.	Estimate of repairs/replacement
		4.	FIR where applicable
		5.	Books of accounts, stock statements, bank statements, copy of purchase order, budgetary offer where ever feasible, log books, production records called for by the insurer/surveyor
		6.	For theft claims, a copy of the complaint lodged duly acknowledged by the police
		7.	Where the circumstances of loss necessitate submission of any further documents, the insurer/surveyor shall advise the insured of the same within 7 days of being informed of the loss.
c)	Process of the claim settlement	1.	Appointment of surveyors: Within 24 Hrs. from the time of intimation.
		2.	On A/c. Payment: Where the estimated loss is likely to be more than Rs.5,00,000/- and upto Rs.1 Crore, upto 75% of the estimated loss within 14 working days of the admission of liability and submission of preliminary survey report. Where the estimated loss is likely to be more than Rs.1 Crore, upto 75% of the estimated loss within 30 working days of the admission of liability and submission of preliminary survey report.
		3.	Final settlement: Within 30 days after submission of all required documents.

For all the other claims final settlement within 30 days after submission of all required documents.

Contact persons

Signed at ..... on .....

Signature

Seal

Name:

Phone No.

Designation:

Mobile No.

Address:

SIGNATURE OF THE BIDDER WITH OFFICE SEAL

**FORMAT D - 1****DEVIATIONS / EXCLUSIONS SCHEDULE**

Bid Ref No. and Date :

Bidder's Name and Address

To

THE MANAGING DIRECTOR,  
TAMILNADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,  
DISTRIBUTION WAREHOUSE BUILDING, 1<sup>ST</sup> FLOOR, 350, PANTHEON ROAD,  
EGMORE, CHENNAI - 600 008, TAMIL NADU, INDIA.

Phone: 044 - 28193371, 28192284

Email: cooptex@cooptex.com

Dear Sir,

We declare that the following are the only deviations and variations and exceptions / exclusions to the insurance coverage and services as outlined in your bidding documents. The schedule has been filled in accordance with requirement of the bidding documents Except these deviations, subject to the approval and acceptance by TNHWCS Ltd., the insurance coverage and services shall be provided as per your requirements and bidding documents. Further, we agree that additional conditions, if any found elsewhere in the offer other than those stated below, save that pertaining to any rebates / discounts offered, shall not be given effect to:

Clause No. Exclusions	Page No.	Statement of Deviations & Variations /
--------------------------	----------	--

- **Cost of withdrawal of deviations to be given in schedule 2 of the price bid.**  
Note : i. No deviation against clause in Sl.No.2,3,4 of Page 7 in respect of price bid shall be accepted.  
ii. The bidder may use additional sheets of like size and format, if required.

-----

Signature\_\_\_\_\_

Name\_\_\_\_\_

Designation\_\_\_\_\_

Date:\_\_\_\_\_

Place:\_\_\_\_\_ Seal

SIGNATURE OF THE BIDDER WITH OFFICE SEAL

**ANNEXURE-I****TENTATIVE ASSET VALUE POSITION AS ON 31.12.2024.****1. FIRE POLICY &****II. BURGLARY AND HOUSE BREAKING POLICY****A. SHOWROOMS (List Enclosed)**

(Rs. in lakhs)

<b>Sl.No</b>	<b>Particulars</b>	<b>Value</b>
1	Buildings	2304.59
2	Stocks	12529.31
3	Furniture and Fittings	1177.54
4	Cash-in-Chest	290.85
5.	Generator	62.35
6.	Air Conditioner	231.93
	<b>Total</b>	<b>16596.57</b>

**B. DISTRIBUTION WARE HOUSE, PRODUCT WARE HOUSE, PRINTING WARE HOUSE AND INSTITUTIONAL SALES SHOWROOM & YARN UNIT (List Enclosed)**

(Rs. in lakhs)

<b>Sl. No</b>	<b>Particulars</b>	<b>Value</b>
1.	Buildings	268.00
2.	Stocks	3441.30
3.	Yarn	0.00
4.	Furniture and Fittings	54.60
5.	Cash-in-Chest	28.70
6.	Generator	6.97
7.	Air Conditioner	7.21
	<b>Total</b>	<b>3806.78</b>

**C. OFFICE (List Enclosed)**

(Rs. in lakhs)

<b>Sl. No</b>	<b>Particulars</b>	<b>Value</b>
1	Buildings	1850.70
2	Books and forms	16.83
3	Furniture and Fittings	541.33
4.	Cash in Chest	7.90
5.	Generator	56.49
6.	Air Conditioner	38.33
7	Electrical	10.00
	<b>Total</b>	<b>2521.58</b>

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**II. ELECTRONIC EQUIPMENT POLICY (List Enclosed)**

(Rs. in lakhs)

Sl. No	Particulars	Value
1.	Computers and related items, accessories, IT systems, UPS, Printers and all other infrastructure related to the above and Electronic items	403.98

**III MACHINERY BREAKDOWN POLICY (List Enclosed)**

(Rs. in lakhs)

Sl.No.	Particulars	Value
1.	Air Conditioners, Generators, Pump set, Transformer with oil and all other machinery as per asset books	728.87

**IV. MONEY INSURANCE POLICY (List Enclosed)**

(Rs. In lakhs)

Sl. No.	Particulars	Value
1	Cash-in-Chest	327.45
2	Cash-in-Transit	1544.54

**V. MARINE POLICY (List Enclosed)**

(Rs. in lakhs)

Sl. No.	Particulars	Value
1	Through Common/Public Carriers	7026.51

**VI. NEON SIGN POLICY (List Enclosed)**

(Rs. In lakhs)

Sl. No	Particulars	Value
1.	Neon Sign and Glow Sign Board	223.55

**VII. SPECIAL CONTINGENCY POLICY (ALL Risk Insurance) (List Enclosed)**

(Rs. In lakhs)

Sl. No	Particulars	Value
1.	Laptops and Mobile phones.,	25.67

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**VIII. Fidelity Guarantee Insurance Policy: Unnamed policy/ Designation based.  
(Floater Cover)**

**Total No. of Employees Covered: 450 (Tentative)  
(Throughout India)**

Limit required	:	300 lakhs
Limit Per Person	:	60 lakhs

**IX. Commercial General Liability Policy (CGL)**

Kindly quote for CGL Policy for a Limit of Liability of Rs. 150 Lakh AOA: AOY = 1:1

**Total Value – Rs.33655.50 lakh**

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**FIRE INSURANCE POLICY  
(FOR SUM INSURED REFER ANEXURE 1)**

	<b>Coverages</b>
1	EARTHQUAKE
2	STFI
3	TERRORISM
	<b>Coverages as per Bharat (Laghu / Sookshma) Udyam Suraksha :</b>
	Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.
	Explosion or Implosion
	Lightning
	Earthquake, volcanic eruption, or other convulsions of nature
	STFI (Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation)
	Subsidence of the land on which Your Premises stand, Landslide, Rockslide
	Bush fire, Forest fire and Jungle fire
	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),
	Missile testing operations
	Riot, Strikes, Malicious Damages
	Acts of terrorism
	Bursting or overflowing of water tanks, apparatus and pipes,
	Leakage from automatic sprinkler installations
	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events
	Additions, alterations or extensions (Excluding Stocks) : Upto 15%
	Temporary removal of stocks : Maximum cover will be 10% of the Sum Insured of Stock
	Start-Up Expenses : not exceeding ₹5 Lakh (Rupees Five Lakh) during the policy period.
	Cover for Specific contents: Money/Documents:50000; computer programmes, information and data : 500000;personal effects of employees:15000/Employee for a maximum of 20 persons
	Professional fees: Maximum 5 % of the claim amount
	Removal of debris : Maximum 2 % of the claim amount
	Costs compelled by Municipal Regulations
	72 hours clause
	Agreed bank Clause
	Designation of Property Clause
	<b>Reinstatement Value Basis</b>
	Goods held in trust
	Omission to Addition , Alterations or Extensions – up to 5%
	Waiver of Under Insurance up to 15%
	<b>Deductible</b> : Rs. 10,000/-
	<b>Terrorism Excess:</b> As per Tariff

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**BURGLARY :**  
**Coverages**

	Theft and RSMD Extension
	<b>Deductible</b> : Rs. 5000 for Theft and Burglary
	Waiver of FIR for claims up to Rs 50,000/-

**MACHINERY BREAKDOWN INSURANCE**  
**(FOR SUM INSURED REFER ANEXURE 1)**

<b>Sum Insured</b>
Equipment Details : Lift, Air Conditioner, Generator, Pump set, Transformer with Oil Generator, Electrical Installations and all Machinery as per Asset Book.
<b>Excess</b>
Excess applicable as per tariff.
<b>Add on Coverages</b>
Foundation to be covered
Third Party Liability – Rs 10 Lakhs
Owners surrounding property – Rs 10 Lakhs
Policy is with asset register clause
Excess will be applied on the Sum Insured on the functional unit loss and not on the overall machine.
Note:
Consumables like, oil, ropes to be covered (Lubricant and refrigerant)
Self-Survey Limit for all claims up to Rs 1 Lakh

**ELECTRONIC EQUIPMENT INSURANCE POLICY**  
**(FOR SUM INSURED REFER ANEXURE 1)**

<b>Coverages</b>
Section-I- Equipment
Equipment Breakdown
Section II: External Data media including Restoration cost of data, INR 5 Lakh
Section III: Increased cost of working- INR 5 Lakh
Coverage to include Fire, EQ, STFI, Terrorism, RSMD. Burglary, Larceny and Theft to be covered
<b>Special Conditions:</b>
Self - survey limit for all claims up to INR 50,000/-
Reinstatement Value clause
Mid-term addition/deletion of assets on Pro-rata basis on quoted rate
Property in care, custody & control, if part of Sum Insured
Involuntary Betterment max up to INR 50 Lakh
<b>Excess</b> As Per Tariff

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**MONEY INSURANCE  
(FOR SUM INSURED REFER ANEXURE 1)**

<b>Coverage</b>
Loss of Money during transit, Coverage to include transit anywhere from, to, between any of offices, showrooms, warehouses, godowns, banks and any other business related venues
Loss/Damage coverage due to RSMD
Cover for up to 48 hours for cash in the custody of authorized representative during weekends, holidays including unexpected holidays.
Cash in Safe
Cash in counter and anywhere in the premises
Cash up to Rs.5/- lakhs can be carried either by public or private transport.

**ALL RISK for Laptops and Mobiles (SPECIAL CONTINGENCY INSURANCE POLICY)  
(FOR SUM INSURED REFER ANEXURE 1)**

All Risk (Including Fire, EQ, STFI, RSMD, Burglary, Terrorism, Accidental Damage,)
All type of damages including Electrical, Mechanical & Electronic Breakdown
Worldwide cover
Special conditions:
Claims settlement on RIV basis for both Partial & Total losses
Asset register clause
Self survey limit for all claims up to INR 20,000/-
Waiver of FIR up to INR 20,000/-
Involuntary betterment clause
Larceny and theft to be covered
Midterm Addition/Deletion of assets on Pro rata basis on quoted rate
<b>Excess - 5% of claim amount subject to minimum of 5000 for Laptops and Rs 1500 for Mobiles</b>

**Neon Sign**

- Coverage for Fire including EQ, STFI, RSMD, Terrorism and Accidental Damage
- Burglary including theft and RSMD cover
- Excess - 5% of claim amount subject to minimum of Rs. 1000

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**MARINE INSURANCE  
(FOR SUM INSURED REFER ANEXURE 1)**

Clause – As per ITC – A; Inland Transit (Rail or Road) Clauses-A – 2010
Mode of Conveyance – Rail / Road/ Air / Inland Waterways / Parcel / Post / Courier/Personal Carriage
Coverage: Anywhere in India to Anywhere in India
1. BASIS OF VALUATION: Invoice + 10 percent
2.Limit Per Sending – Please refer Annexure III , Table VI
3.Limit per Location - Twice the limit per sending from the location
4. RETURN OF GOODS: Used goods /Return transits to be covered as per ITC'B'+SRCC + TPND (Theft, Pilferage, Non delivery) subject to separate declarations.
5. LOADING AND UNLOADING RISK to be covered for all Transits
6. SHORTAGE FROM SEAL INTACT CONTAINER ;
7. Inter depot / warehouse /godown / Office / showroom transits to be covered
8.Concealed Damage clause – 60 days
9. Strike, Riot and Civil Commotion Clause – 2010
10.Self Survey limit – Rs 50,000/-
11.Waiver of Subrogation – up to Rs 50,000/-
12.Brand Clause and Label clause
13.Control of damaged goods
Description: Consignment may include Raw Material, Semi Finished Goods, Finished Goods, Return goods, Consumables, Packing items, waste, Capital Goods, Machinery, Goods held in trust and all other items related to the business of the insured.

**FIDELITY GUARANTEE INSURANCE POLICY  
(Unnamed /Designation basis, Floater)  
(FOR SUM INSURED REFER ANEXURE 1)**

<b>Coverage</b>
Covers the loss to money/ inventory/stock and other assets due to dishonesty of the employees
Waiver of FIR if the Claim amount is less than Rs.50,000/-
Discovery Period for 12 months
<b>Definition of Employees to include Part time employees / Contract workers / trainees/</b>
<b>Excess - 5% of claim amount subject to minimum of 5000/-</b>

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**COMMERCIAL GENERAL LIABILITY COVERAGE  
(Claims made basis) Fresh policy**

- Designated Premises
- Defence cost
- Coverage for Acts of God Perils
- Coverage for Food and Beverage
- Coverage for Cross Liability
- 72 Hours Sudden and Accidental Pollution
- Non-Owned and Hired Automobile Legal Liability Coverage
- Coverage for minor Civil works
- Legal liability arising out of travel of executives of the Named Insured anywhere in the world for non-manual business only
- Exhibition Coverage
- Coverage for Terrorism Legal Liability
- Coverage for Transportation Liability
- Incidental Medical Malpractice
- Coverage for Valet Parking under Care, Custody and Control
- Coverage for Tenants Legal Liability
- Coverage for Lift Liability
- Control Group Clause
- Claims Series Clause
- Additional Insured
- Waiver of Subrogation

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**V. MONEY INSURANCE POLICY (Maximum in a single transit)**

S. No.	Name of the Region	CASH –IN-TRANSIT (Rs. in lakh)
1.	Coimbatore	8.00
2.	Cuddalore	7.00
3.	Chennai	10.00
4.	Madurai	8.00
5.	Salem	7.00
6.	Thanjavur	5.00
7.	Tirunelveli	4.00
8.	Vellore	5.00
9.	Bangalore	5.00
10.	Mumbai	4.00
11.	Vijayawada	5.00
12.	Export (HO)	0.00
13.	Head Office	1.50
Total		69.50

**VI . MARINE POLICY (Maximum in a single transit)**

S. No.	Name of the Region	Through Common/Public Carriers (Rs. in lakh)
1.	Coimbatore	60.00
2.	Cuddalore	20.00
3.	Chennai	30.00
4.	Madurai	40.00
5.	Salem	50.00
6.	Thanjavur	30.00
7.	Tirunelveli	35.00
8.	Vellore	30.00
9.	Bangalore	40.00
10.	Mumbai	50.00
11.	Vijayawada	25.00
12.	Export (HO)	15.00
13.	Head Office	0.00
Total		425.00

SIGNATURE OF THE BIDDER WITH OFFICE SEAL

**ANNEXURE-IV**

**FORMAT FOR AUTHORISATION LETTER**

To

The Managing Director,  
The Tamilnadu Handloom Weavers'  
Co-operative Society Limited,  
Distribution Warehouse Building 1<sup>st</sup> Floor,  
350, Pantheon Road, Egmore,  
Chennai - 600 008.

We hereby authorise .....( type the Name and address of the bidder) to submit a bid and subsequently negotiate and sign the contract against tender Ref: 002531/General Insurance Tender/2025-2026. We hereby extend our full co-operation for submission of competitive rates to the company against this tender.

(Signature for and on behalf of the company)

Place:

Date:

NOTE:-

- a) Competent Authority of the Insurance Company should issue letter of Authority.
- b) Signature of the Authorised person should be attested.

SIGNATURE OF THE BIDDER WITH OFFICE SEAL



**ANNEXURE – V**  
**CLAIM EXPERIENCE FOR THE PAST FIVE YEARS**  
**AS ON 31.12.2024**

<b>S. No.</b>	<b>Name of the Region</b>	<b>Year</b>	<b>Name of Insurance Company</b>	<b>Reimbursement received from the Insurance Company (value in Rupees)</b>	<b>Name of the Showroom</b>
1	Chennai Mumbai	2020-21	Iffco-Tokio General Insurance Co., Ltd.,	58840/- 87613/- 871404/-	Ethinika showroom, Chennai (FGIP) MMDA, Arumpakkam, Chennai (FGIP) Patna Showroom, Mumbai (FIRE)
2	Chennai	2021-22	New India Assurance Co. Ltd.,	10,00,000/- (to be received)	FGIP Claim of Secretariat showroom, Chennai is under process for settlement.
3	-	2022-23	National Insurance Company Ltd.,	NIL	NIL
4	Chennai & Tirunelveli	2023-24	Iffco-Tokio General Insurance Co., Ltd.,	Kuralagam SR 3,94,316/- ISSR, Chennai 20,82,299/- Kanthimathi SR. 87,28,097/- Muthunagar SR. 51,154/-	Flood claim of Kuralagam Showroom and ISSR, Chennai and Flood claim of Kanthimathi Showroom in Tirunelveli and Muthunagar Showroom in Tuticorin.
5	--	2024-25	Iffco-Tokio General Insurance Co., Ltd.,	NIL	NIL

SIGNATURE OF THE BIDDER WITH OFFICE SEAL

**DECLARATION**

**I/We.....havingouroffice.....at  
.....**

**declare that I/We have carefully read all the conditions of this tender, for the General insurance policies for cloth stock and other assets for the year 2024-25 to cover various risks like Fire, Burglary, Fidelity Guarantee Insurance Policy etc.,**

- 1. I/We further declare that I/We apply in this tender as a Insurer for General Insurance and we possess valid**
- 2. I/We apply in this tender as an authorized agent of M/S.....  
I/We declare that I/We are working as an authorised agent of the above Insurance Company for the last five years including current year.**
- 3. I/We declare that I/We have been in Insurance business continuously for the past..... (Proof enclosed )**
- 4. We (State/Central Govt. undertaking ) declare that we are permitted to deal in Insurance and proof for the same is enclosed.**
- 5. All the particulars furnished in this tender are true and correct. If any particulars is found false at a later date, we are liable for any action taken by the Managing Director. TNHWCS Ltd.,**

**Signature of the BIDDER.**

**Name in (Block letters)**

**Designation,**

**Name of the Company**

**and full address**

**Phone No./Email ID/officials seal**

## TENTATIVE ASSET VALUE POSITION AS ON 31.12.2024

## I. FIRE POLICY INCLUDING EARTHQUAKE, STFI AND TERRORISM

## A. SHOWROOMS

(Rs.in lakh)							
S.No	Name of the Region	Buildings	Stocks (highest Value)	Furniture & Fittings	Cash in Chest	Generator	Air Conditioner
1	Coimbatore	300.00	1878.78	38.77	16.45	3.40	20.81
2	Cuddalore	5.00	1370.36	137.25	20.00	5.00	18.90
3	Chennai	840.00	1789.00	71.00	16.50	2.00	38.50
4	Madurai	0.00	722.70	110.93	5.55	6.77	20.30
5	Salem	178.19	1081.13	242.00	33.05	3.98	19.88
6	Thanjavur	7.00	1000.00	14.30	13.50	6.92	24.09
7	Tirunelveli	177.40	1173.26	217.58	50.00	19.40	27.24
8	Vellore	7.00	1165.00	6.08	42.30	10.22	13.28
9	Bangalore	40.00	800.00	136.05	17.00	1.90	9.98
10	Mumbai	500.00	825.00	47.75	57.00	2.76	22.00
11	Vijayawada	250.00	702.08	155.83	19.50	0.00	16.95
12	Export (HO)	0.00	22.00	0.00	0.00	0.00	0.00
13	Head Office	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>2304.59</b>	<b>12529.31</b>	<b>1177.54</b>	<b>290.85</b>	<b>62.35</b>	<b>231.93</b>

B. DISTRIBUTION WAREHOUSES, PRODUCT WAREHOUSES,  
PRINTING WAREHOUSE & ISSR'S

(Rs.in lakh)							
S.No	Name of the Region	Buildings	Stocks (highest Value)	Furniture & Fittings	Cash in Chest	Generator	Air Conditioner
1	Coimbatore	0.00	2152.40	16.69	14.00	0.00	0.00
2	Cuddalore	0.00	23.00	5.50	1.00	0.75	0.00
3	Chennai	100.00	376.00	4.00	0.00	0.00	0.00
4	Madurai	0.00	69.36	0.94	1.60	0.00	0.00
5	Salem	133.00	417.54	14.36	5.00	1.98	0.00
6	Thanjavur	35.00	127.00	5.25	1.10	1.10	4.40
7	Tirunelveli	0.00	130.00	2.45	3.00	0.00	0.00
8	Vellore	0.00	146.00	5.41	3.00	3.14	2.81
9	Bangalore	0.00	0.00	0.00	0.00	0.00	0.00
10	Mumbai	0.00	0.00	0.00	0.00	0.00	0.00
11	Vijayawada	0.00	0.00	0.00	0.00	0.00	0.00
12	Export (HO)	0.00	0.00	0.00	0.00	0.00	0.00
13	Head Office	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>		<b>268.00</b>	<b>3441.30</b>	<b>54.60</b>	<b>28.70</b>	<b>6.97</b>	<b>7.21</b>

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## C. OFFICES

(Rs.in lakh)

S.No	Name of the Region	Buildings	Books & Forms	Furniture & Fittings	Cash in Chest	Generator (including Motor, Transformer TV & Washing Machine)	Air Conditioner	Electrical (UPS Mike & Invertor)
1	Coimbatore	300.00	1.00	26.00	1.00	0.00	1.00	0.00
2	Cuddalore	17.05	1.00	13.00	0.50	1.20	0.00	0.00
3	Chennai	0.00	0.00	2.00	0.50	0.00	1.00	0.00
4	Madurai	400.00	1.00	6.50	0.20	0.00	1.29	0.00
5	Salem	50.00	5.60	21.92	0.10	0.00	0.00	0.00
6	Thanjavur	35.00	1.10	3.50	0.10	0.00	0.45	0.00
7	Tirunelveli	217.00	0.53	1.87	0.50	0.00	0.70	0.00
8	Vellore	158.26	1.00	3.41	2.00	1.40	0.74	0.00
9	Bangalore	40.00	0.60	21.72	0.50	0.17	0.97	0.00
10	Mumbai	50.00	1.00	6.00	0.50	0.20	0.90	0.00
11	Vijayawada	0.00	0.00	14.95	0.50	0.00	0.83	0.00
12	Export (HO)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Head Office	583.39	4.00	420.46	1.50	53.52	30.45	10.00
<b>Total</b>		<b>1850.70</b>	<b>16.83</b>	<b>541.33</b>	<b>7.90</b>	<b>56.49</b>	<b>38.33</b>	<b>10.00</b>

## II. ELECTRONIC EQUIPMENT POLICY

(Rs.in Lakh)

S.No	Name of the Region	Particulars	Value
1	Coimbatore	Computer etc.,	39.28
2	Cuddalore		10.00
3	Chennai		40.70
4	Madurai		25.49
5	Salem		101.75
6	Thanjavur		30.75
7	Tirunelveli		3.29
8	Vellore		32.82
9	Bangalore		6.72
10	Mumbai		10.75
11	Vijayawada		47.37
12	Export (HO)		0.00
13	Head Office		55.06
<b>Total</b>			<b>403.98</b>

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## III. MACHINERY BREAKDOWN POLICY

(Rs. In Lakh)

S.No	Name of the Region	Particulars	Value
1	Coimbatore	Air conditioner, Pumpset, Generator, Transformer With Oil & Lift	35.05
2	Cuddalore		258.50
3	Chennai		76.50
4	Madurai		28.36
5	Salem		43.28
6	Thanjavur		36.96
7	Tirunelveli		46.58
8	Vellore		25.25
9	Bangalore		13.17
10	Mumbai		25.93
11	Vijayawada		17.77
12	Export (HO)		0.00
13	Head Office		121.52
<b>Total</b>			<b>728.87</b>

## IV. MONEY INSURANCE POLICY

(Rs. In Lakh)

S.No	Name of the Region	PARTICULARS	
		CASH -IN-CHEST	CASH-IN-TRANSIT
1	Coimbatore	31.45	432.30
2	Cuddalore	21.50	22.00
3	Chennai	17.00	17.00
4	Madurai	7.35	30.50
5	Salem	38.15	32.74
6	Thanjavur	14.70	350.00
7	Tirunelveli	53.50	40.00
8	Vellore	47.30	418.00
9	Bangalore	17.50	25.00
10	Mumbai	57.50	57.00
11	Vijayawada	20.00	20.00
12	Export (HO)	0.00	0.00
13	Head Office	1.50	100.00
<b>Total</b>		<b>327.45</b>	<b>1544.54</b>

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**V. MARINE POLICY**

(Rs.in lakh)

S.No	Name of the Region	Through Common / Public Carriers
1	Coimbatore	1201.00
2	Cuddalore	50.00
3	Chennai	524.00
4	Madurai	170.00
5	Salem	2524.02
6	Thanjavur	375.00
7	Tirunelveli	200.00
8	Vellore	500.00
9	Bangalore	200.00
10	Mumbai	450.00
11	Vijayawada	812.49
12	Export (HO)	20.00
13	Head Office	0.00
<b>Total</b>		<b>7026.51</b>

**VI. NEON SIGN POLICY**

(Rs. In Lakh)

S.No	Name of the Region	Particulars	Value
1	Coimbatore	Neon Sign and Glow Sign Board	0.52
2	Cuddalore		30.00
3	Chennai		54.00
4	Madurai		9.50
5	Salem		15.25
6	Thanjavur		29.35
7	Tirunelveli		16.75
8	Vellore		24.30
9	Bangalore		17.49
10	Mumbai		20.00
11	Vijayawada		1.39
12	Export (HO)		0.00
13	Head Office		5.00
<b>Total</b>			<b>223.55</b>

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## VII. ALL RISK / SPECIAL CONTINGENCY POLICY

(Rs.in lakh)

S.No	Name of the Region	Cell Phone & laptop
1	Coimbatore	0.60
2	Cuddalore	1.00
3	Chennai	1.60
4	Madurai	1.50
5	Salem	0.11
6	Thanjavur	0.30
7	Tirunelveli	0.13
8	Vellore	0.78
9	Bangalore	0.28
10	Mumbai	0.14
11	Vijayawada	1.04
12	Export (HO)	0.00
13	Head Office	18.19
<b>Total</b>		<b>25.67</b>

## VIII. DETAILS OF A/C MACHINES, PUMP SETS, GENERATORS &amp; GLASS DOORS HELD AT (INCLUDING ALL SHOWROOMS, WAREHOUSES, ISSRS, YARN UNITS, REGIONAL OFFICES etc.) AND STOCK VALUE HELD AT SHOWROOMS &amp; WAREHOUSES / GO DOWNS OF ALL REGIONS AS ON 31.12.2024.

(Rs.in lakh)

S.No	Name of the Region	Number of A/C Machines		Number of Pump-Sets		Number of Generators		Number of Glass doors		Stock Value held at	
		Qty.	Value	Qty.	Value	Qty.	Value	Qty.	Value	Showrooms	Warehouses/ Godowns
1	Coimbatore	52	21.81	0	0.00	2	3.40	0	0.00	1878.78	2152.40
2	Cuddalore	45	18.90	3	0.25	17	6.95	16	3.06	1370.36	23.00
3	Chennai	52	39.50	0	0.00	1	2.00	20	5.00	1789.00	376.00
4	Madurai	42	21.59	0	0.00	6	6.77	7	1.80	722.70	69.36
5	Salem	40	19.88	4	0.54	3	5.96	559	11.26	1081.13	417.54
6	Thanjavur	44	28.94	1	26.21	23	8.02	32	6.45	1000.00	127.00
7	Tirunelveli	50	27.94	0	0.00	4	19.40	11	11.00	1173.26	130.00
8	Vellore	32	16.83	1	0.20	8	14.76	17	5.5	1165.00	146.00
9	Bangalore	20	10.95	1	0.15	5	2.07	8	2.43	800.00	0.00
10	Mumbai	55	22.90	1	0.08	1	2.96	14	8.50	825.00	0.00
11	Vijayawada	45	17.78	0	0.00	0	0.00	12	1.98	702.08	0.00
12	Export (HO)	0	0.00	0	0.00	0	0.00	0	0.00	22.00	0.00
13	Head Office	44	30.45	0	0.00	1	10.00	1	1.65	0.00	0.00
<b>Total</b>		<b>521</b>	<b>277.47</b>	<b>11</b>	<b>27.43</b>	<b>71</b>	<b>82.29</b>	<b>697</b>	<b>58.63</b>	<b>12529.31</b>	<b>3441.30</b>

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**IX.DETAILS OF THE SHOWROOM IN WHICH THE HIGHEST STOCK VALUE HELD OF THE REGION**

S.No.	Name of the Region	Name of the Showroom	Highest Stock Value as on 31.12.2024 (Rs. in Lakh)
1	Coimbatore	Marudham, Coimbatore	550.00
2	Cuddalore	Mullai, Cuddalore	253.46
3	Chennai	TVPM, Chennai	563.00
4	Madurai	Angayarkanni Silk Palace, Madurai	256.58
5	Salem	Thagampattu malagai, Salem	593.12
6	Thanjavur	Pothigai, Trichy	275.64
7	Tirunelveli	Porunai	153.33
8	Vellore	Deepam Showroom	414.21
9	Bangalore	Vijayanagar	181.48
10	Mumbai	Pudupavu	131.14
11	Vijayawada	Srikakulam	122.69
12	Export (HO)	Export Head Office	22.00
13	Head Office	0	0.00
<b>Total</b>			<b>3516.65</b>

**X.DETAILS OF THE ISSRS/WAREHOUSES ETC IN WHICH THE HIGHEST STOCK VALUE HELD OF THE REGION**

S.No.	Name of the Region	Name of the ISSRs/Warehouses etc.	Highest Stock Value as on 31.12.2024 (Rs. in Lakh)
1	Coimbatore	Product Warehouse, Chennimalai	1202.41
2	Cuddalore	Distrubution Warehouse, Cuddalore	129.93
3	Chennai	ISSR & Distrubution Warehouse , Chennai	376.00
4	Madurai	Distribution Ware house	57.21
5	Salem	Product Warehouse,Salem	289.76
6	Thanjavur	Distrubution Warehouse,, Thanjavur	72.47
7	Tirunelveli	Distrubution Warehouse, Tirunelveli	130.00
8	Vellore	Institutional Sales Showroom, Vellore	900.00
<b>Total</b>			<b>3157.78</b>

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