## Replies to Pre-Bid Queries - Tender No. NWPPL/FY25-26/RFP/Asset Insurance

Request for Proposal ("RFP") issued by NHIT Western Projects Private Limited ("NWPPL"), for Selection of Insurer for providing "Road Assets Insurance" for road assets under NWPPL"

S. No	. Query	Respond to the Query
1	<ul> <li>a) Exact stretch of each road with start &amp; end point along with coordinates .</li> <li>b) Kindly provide clarity on total exposure over major waterbodies like rivers, lakes etc in terms of percentage of total SI and or value for each road.</li> <li>c) Past 5 years premium vs claim history.</li> <li>d) Reason for seeking policy period with duration lesser than one year.</li> <li>e) Whether the placement shall be made project wise or in totality.</li> <li>f) Limits on certain add ons like Removal of debris, Omission , Escalation, Minor works are missing.</li> </ul>	<ul> <li>a) Annexure attached-NWPPL Project Details-</li> <li>b) Major Water body is only in one Project Kotha Kotha Kurnool and Maintenance of this project will come to us in Sep, 2026.</li> <li>c) Premium for 5 yrs not available. Claim Under Future Generali for current financial year is approx Rs.17.86 Lakh</li> <li>d) Want to Align the policies of all the entities from the same date which will be 1st April 2026.</li> <li>e) Placement will be Project wise.</li> <li>f) Limit as per the SFSP standard guidlines.</li> </ul>
S.No	Query	Respond to the Query
1	<ul><li>a) kindly confirm on claim status in all the policies for both these stretches during last 3 years, Their must be some flood or Inundation loses on road etc</li><li>b) Also fidelity was not their in your policy from last 3 years pls confirm, sum insured for fidelity and per person limit.</li></ul>	<ul> <li>a) Claim is under Future Generali and for current year is attached for reference.</li> <li>b) Fidelity can be considered as Rs. 5 Crore for all the Projects put together (AOA:AOY-(1:1)). Total employees in 8 Projects is approx 953.</li> </ul>

