

Replies to Pre-Bid Queries – Tender No. NWPPL/FY26-27/ RFP/Asset Insurance

Project Title: 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”. **Dated:** 13-Oct-2026.

Sr. N.	Query / Suggestion (By Bidder)	Authority Response towards the received queries.
1.	As per claim details mentioned intend no year mentioned is this all claims are in expiring year: Premium vs claims details for past 3 years required.	Attached herewith Claims against the running policy and previous year policy.
2.	Loss preventive measures taken as there is big claim of MBD.	Necessary repair and restoration work has been completed wherever required.
3.	Expiring policy if available.	Name of Insurer and dates of expiring policy provided in the RFP.
4.	Is there any wet risk or tunnel exposure involved: if yes % of same.	No.
5.	Is there any coinsurance involved.	No.
6.	Claims related points to be taken up with claims team.	Discussion will be held after tender is awarded.
7.	Kindly Share Expiry Policy copies.	Name of Insurer and dates of expiring policy is provided in the RFP.
8.	Kindly confirm all 8 Projects policies are due together i.e total premium will remitted at the inception.	- Projects Expiring on 1st December- Belgaum Kagal, Chittorgarh Kota, Kotthakota Kurnool, Aburoad Swaroopganj. - Projects expiring on 1st November- Borkhedi Wadner, Agra, Jhansi.
9.	Kindly confirm the Burglary SI (Project wise) and the type of items covered in it.	Details are provided in the RFP document, Bidders may calculate the SI for the Burglary.
10.	- Kindly Specify Money Insurance SI & other details. - Money In Transit SI – - Money in Safe SI (if required). - Money at Counter SI (if required). - Type of security arrangement during Transit and Mode of Transit.	- Money In Transit SI – 5000000. - Money in Safe SI (if required). – 500,000 - Money at Counter SI (if required). 500,000 - An official vehicle, accompanied by security personnel, is utilized for cash transit operations.
11.	Further kindly confirm single SI Policy is required covering all eight projects.	Separate policies will be issued for all the eight projects.
12.	- Kindly confirm Fidelity Policy SI and other details- - Total Fidelity SI. - AOA: AOY Limit. - Per Person Maximum cover limit. - No. of locations Covered. - No. Employees Covered. - Designation-wise details of employees covered. - This Fidelity cover is required for these 8 Project sites only or All India Offices.	- For point no. 1 to 7 – Combined limit of Rs. 5 Cr. for all stretches. - The Fidelity cover is required for these 8 Project sites and All India Offices.
13.	- Kindly confirm the Assets mentioned in Misc Assets & Building section are located at Toll Office, Admin Offices Other Building or these Assets are located on Roads. - For Deciding Correct Occupancy.	Most of the Assets located on Toll Plazas & Admin buildings. However some assets like Bridges, gantry sign boards, high mast, streetlights are on Roads, Kindly refer our company profile for more details.

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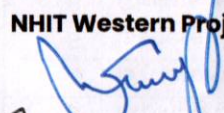
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14.	- Kindly confirm whether the Assets mentioned in Electronic Equipment's section are located at Toll Office, Admin Offices Other Building or these Assets are located on Roads. - For Deciding Correct Occupancy.	Most of the Assets located on Toll Plazas & Admin buildings. However some assets like Bridges, gantry sign boards, high mast, streetlights are on Roads, Kindly refer our company profile for more details.
15.	- Last Three yrs Claim MIS of all Insurance Policies- last year claim mis attached. - Period is not mentioned against the claim MIS shared in Tender. - Claims Experience for the Last three Years, including claim amount, cause of loss, and claim status- Last 2 years claim history attached.	Attached herewith Claims against the running policy and previous year policy.
16.	Kindly Confirm any AOG (Act of God) Loss history in last 3 yrs or any water bodies risk exposure if any.	There were some lightening incidents.
17.	We also request you to kindly extend the Bid Submission deadline by 4-5 days. After receiving the additional information, we will require reasonable time for analysis and Approval.	Please refer Corrigendum uploaded in this regard on NHIT website.
18.	- Sum Insured under Money Insurance, along with a bifurcation of: 50lakhs for each project. - Money in Safe – 500000 - Annual Money in Transit 50 lakh - Per Carrying Limit- 500000	- Money In Transit SI – 5000000. - Money in Safe SI (if required). – 500,000 - Money at Counter SI (if required). 500,000 An official vehicle, accompanied by security personnel, is utilized for cash transit operations.
19.	Project-wise KMZ/KML Files, if available, for all insured road stretches.	Available data in this regard may be shared by mail with the bidder who request for the same.

Thank you,

For and on behalf of

NHIT Western Projects Private Limited


Sandeep Khosa

GM Procurement