



RAJASTHAN STATE GAS LIMITED
राजस्थान राज्य गैस लिमिटेड

RAJASTHAN STATE GAS LIMITED

(A JV of RSPCL and GAIL Gas Limited)

3rd Floor, Khaniz Bhawan

Tilak Marg C-Scheme

Jaipur-300205

INVITATION OF APPLICATION FROM PUBLIC SECTOR INSURANCE AGENCIES TO COVER/INSURE RSGL ASSETS/PLANT/FACILITIES/OFFICES AGAINST THE RISKS MENTIONED FOR ENTIRE KOTA GA INCLUDING OFFICE ASSETS OF JAIPUR FOR THE PERIOD FROM 11.08.2024 TO 10.08.2025. (1 YEAR W.E.F. 11.08.2024).

**DUE DATE & TIME FOR SUBMISSION
OF DOCUMENTS: 07-08-2025/ 1400 HRS (IST)**

INVITATION OF APPLICATION

Rajasthan state Gas Limited is state incorporate JV of RSPCL and GAIL Gas Limited having office at Khaniz Bhawan, Tilak Marg, C-Scheme, Jaipur-302005, India, invites applications from public sector insurance agencies to cover/insure RSGL assets/plant/facilities/offices against the risks mentioned for entire Kota GA including office assets of jaipur for the period from 11.08.2024 to 10.08.2025. (1 year w.e.f. 11.08.2024).

With reference to the above-mentioned subject matter, following documents are attached

1. Annexure-1 : General information about the Service Provider in line with above.
2. Annexure-2: Scope of Services
3. Annexure-3: Schedule of Rates for Premiums
4. Annexure-4-Selection Criteria

All interested Agencies may kindly submit their proposal in a sealed envelope duly superscribing the top left corner as "Proposal under General insurance" to Rajasthan state Gas Limited, Room no. 303, Khaniz Bhawan, tilak Marg C-scheme Jaipur-302005" to DGM (C&P), RSGL at the following address:

DGM (C&P)
Rajasthan State Gas Limited
Khaniz Bhawan, Tilak Marg C- Scheme
Jaipur-302005
E-mail ID: viveks.rsgl@rajasthan.gov.in
Mobile No. -9650055638

Last date of receipt of Proposal at Rajasthan State Gas Limited, Jaipur Office is 07-08-2025 /14:00 hrs.
The due date for submission for any query if any shall be 05-08-20025/14:00 Hrs.

Any addendum/Corrigendum to this Notice shall only be published on website of RSGL.

Rajasthan state Gas Limited reserves the right to reject any or all the proposals received at its discretion without assigning any reason whatsoever.

FOR & ON BEHALF OF
RAJASTHAN STATE GAS LIMITED

VIVEK SHRIVASTAVA
DGM(C&P)

ANNEXURE-1

INFORMATIVE MATERIAL AND DOCUMENTS TO BE ATTACHED IN SUPPORT OF

SNo.	Head of items	Informative Data
1	Name & Address of the Agency/ Company's and CEO / Head of organization.	
2	Communi cation Facilities Landline Nos,	
6	Pan No.:	
7	GST No.:	

ANNEXURE-2

SCOPE OF SERVICES

1. Standard Fire and Special Perils Policy for All Assets at CNG Stations All Dispensers, Stocks at various Godown's and assets at FRS, DRS, MRS, Odorizing Units, Office. and assets of Rajasthan State Gas Limited at various OMC's (Oil Marketing Companies).

(Note: All assets which are part of the sum insured shall be considered for coverage whether it has been mentioned separately or not.)

Sr No	Policy Type	Policy Details	Sum Insured
1	CNG Fuel Station & Others	SFSP, EQ, STFI, Terrorism and various Add-on Cover	80 crore

- A. All assets installed/kept at CNG stations, spread across Geographical areas and CNG Stations

- a) Compressor packages including CO2 flooding system, VFD panel, air compressors and other allied assets etc.
- b) Stationery Cascades at CNG stations
- c) Buildings (Civil Work at Station and Control Rooms at CNG Stations) and Signages
- d) Furniture & Fixtures at CNG stations and Control Rooms
- e) Fittings and Electrical Installations
- f) Metering Skids
- g) Gas Gensets and Air Compressors
- h) Cables, Tubing's, Fittings and Valves
- i) Other assets at CNG stations such as Fire Fighting Equipment, Surveillance camera and attached equipment (Server, UPS, Rack, Switch, Pole, Hard Disk, Monitor), water purifier, water cooler etc.

Total CNG stations which are to Insured/Cover are 19 **in numbers**, further breakup of the same is given below:

No. of Total CNG stations	Kota GA	Gwalior GA	Kukas GA	Neemrana GA
19	12	5	1	1
	JK NAGAR ,	2 SHEOPUR &		Mother

	RIICO Mother Station	3 GWALIOR		station
--	----------------------	-----------	--	---------

Rajasthan State Gas Limited is planning to commission approx. 04 CNG stations for an approx. value of INR 10 Cr in FY 25-26 premium shall be paid as and when commissioned.

2. Stocks (On Floater Basis)

The insured value for Fire Insurance of store includes the value of stock in stores etc. and value of material moved from warehouse/stores to warehouse/stores, site to site and between warehouse and site and miscellaneous stock at all Rajasthan State Gas Limited control rooms, workshops etc. The policy shall cover material at stores, kept inside the store building, open area and kaccha construction and stock at all control rooms, workshops etc. The cover should be on floater basis and without any restrictive warranty/conditions, particularly on open storage and basement.

At present Rajasthan State Gas Limited maintains stores at 06 places and various workshops/control rooms at different locations as follows:

Sr No	Policy Type	Policy Details	Sum Insured
1	Fire - Floater Declaration Policy	DESCRIPTION: Various Assets including but not limited to Compressor, Dispensers, Cascades and Metering Skid, Stocks at various location	6.51 Cr

Store Location	Location Address	Sum Insured
KOTA	Kota Office	1 Lakh
KOTA	CWC	6.5 Crore

In addition to the above, Rajasthan State Gas Limited has miscellaneous stock at various PNG & CNG control rooms, storage locations, workshops etc.

The nature of material stored are mainly but not limited to Compressor packages, Engines, Dispensers, Cascades, HDPE Pipes & Fittings, Steel Pipes & Fittings, MDPE Pipes & Fittings, GI Pipes & Fittings, Spare Parts, inflammable oil and various other types of inventories.

Deductible for the policy shall be 5% of the claim amount subject to a minimum of Rs. 10000/-

3. For Office & Stores:

Sr No	Policy Type	Policy Details	Sum Insured
1	Fire and Special Perils policy - Office & Stores	Furniture, Fixture, Fittings, Office Equipment, IT Equipment and other Electrical & Electronic Equipment and Fittings.	65 Lakh

Office Location	Address	Sum Insured
JAIPUR	Third floor, Khaniz Bhawan Tilak Marg C-scheme Jaipur	35 Lakhs
KOTA	S-5 2 nd Floor Skyline Shopping, C-1/A Rajeev Gandhi Nagar Opp. City Mall Jhalawar Road Kota	25 Lakhs

These assets include Office/Stores Building (Civil) and Other than civil equipment's, Rajasthan State Gas Limited owned stores at various locations, control room, any other locations & All Assets in buildings. Locations include basement exposure and assets are kept at basement premises.

Coverages and Add-on listed are below:

- Fire Perils Full - **Full Sum Insured**
- Storm, Tempest, Floods & Inundation. - - **Full Sum Insured**
- Riot Strike & Malicious Damages.
- Omission to insure additions, alterations and extensions during the year- **5%** of the total Sum insured
- Waiver of Under Insurance **up to 15%** of the total Sum insured
- Impact damage due to insured's own road vehicle, crane, LCV etc. **Up to 5 Cr**
- Terrorism. - **Full Sum Insured**
- Escalation in replacement cost up to **10% of BMA (excluding Stocks)**.

- Earthquake Fire and Shock. - **Full Sum Insured**
- Bursting and Overflowing of Water Tanks
- Loss Minimization Expenses **Up to INR 5 Crores**
- Accidental Damage Cover **Up to INR 5 Crores**
- Minor Works Extension **up to INR 5 Crore**
- Fire Extinguishing & Fire Fighting Expenses **up to INR 5 Crore**
- Unnamed Location/ New Location Cover **INR 5 Crores**
- Employees Personal Property and Personal Effects **INR 5 Crore**
- Removal of debris in excess of 3% **up to INR 5 Cr per location**
- Architect, surveyor, and consulting fee in excess of 1% **up to INR 5 Cr per location**
- Decontamination and Cost of Clean Up Expense **up to INR 5 Cr**
- Cost of Re-Writing Records **up to INR 5 Cr**
- Cover of lubricating oil, oil in transformers, machine foundations etc **up to INR 5 Cr**
- Leakage & Overflowing
- Restoration Of Record Plan Documents
- Obsolete Parts
- Technological Improvement
- Contract Works/**Minor Works** clause **up to INR 5 Cr**
- Expediting Expenses incl. Air Freight **up to INR 5 Cr**
- Additional Custom Duty **up to INR 5 Cr**
- Shut down and startup expenses **up to INR 5 Cr** per location
- Protection and Preservation of Property **up to INR 5 Cr**
- Roads Pavements and Street Furniture – Part of total Sum Insured
- Nominated Adjuster Clause : Protocol, Team Insurance Surveyors, Intech surveyors, Rohit Kumar & company, Associated Surveyors, Puri Crawford.
- Waiver of Subrogation
- Involuntary betterment **up to INR 5 Cr**
- Sue & Labor charges- **Up to INR 5 Crores**
- OEM clause- **25%**
- Spoilage of material- **Up to INR 5 Crores**
- Acquired company clause
- Pair & set Clause- **Up to INR 5 Crores**
- Claim Preparation Clause **INR 5 Crores.**
- Designated Property Clause
- 72 hours clause
- Appraisement Clause
- Traces and access (Finding cost) – **INR 5 Crores**
- Sprinkler Upgradation Cost – **INR 5 Crores**
- Deliberate Damage Clause – **INR 5 Crores**

- Control of Damage Property Clause **Up to INR 1 Crores.**
- On Account Payment Clause 75% of Claim Amount
- Free Automatic Reinstatement Clause
- Immediate Repair Clause- **Up to INR 5 Crores**
- Asset Register Clause
- Cost for Modification of the Foundation due to Replacement or Reinstallation of Damaged Machine at any CNG Station- **Up to INR 5 Crores**
- Broad Water Damage Clause- **Up to INR 50 Lakhs**
- Adjoining Building Clause: The insurance by each item under Buildings is understood to include walls, gates and fences, small outbuildings, extensions, annexes, exterior staircase, fuel installations, steel or iron frameworks and tanks in the said premises and the insurance by each item under Contents extends to include the contents of each of the building covered hereby – **It is a Part of total Sum insured.**
- Basis of Claim Settlement- Reinstatement Value Basis & Market value for Stocks.
- Inclusion of Non-Invalidation Clause

The above Add-on covers, and clauses will be applicable to all the Asset Classes (As mentioned for 1 to 3) covered under the Policy.

Deductible:

1. Fire Insurance:

1.1 Standard Fire and Special Perils Policy (except dwellings with individual owners)

1.1.1 Policies having Sum Insured up to INR 10 cr per location – 5% of claim amount subject to a minimum of Rs 10,000/- .

4. Annual Storage cum Erection Policy / Annual Erection All Risk Insurance

Rajasthan State Gas Limited, the Principal, and/or Other Contractors & and sub-contractors of every tier, consultants and engineers and / or associated and / or subsidiary and/or owned, controlled , Joint venture companies, for their respective rights & interests for each project as the case may be.

Coverage as per the Standard EAR / CAR policy. The policy should cover all the ongoing projects including CNG (Compressed Natural Gas) Plants/stations, PNG Lines , offices, Training centers etc. and any other project RSGL may start during the policy period.

Note: The policy shall cover materials till it is ready for commercial use including storage, testing and commissioning period.

Subject matter of Insurance:

Period for Storage cum Erection and Testing : 12 months (including 1 month testing period) Maximum per project period : 12 months including 1month testing

Estimated Total Project Cost (2025-26) : 20 INR crores

Initial Sum Insured (2025-26) : 10 INR crores.

Single project maximum SI: INR Rs 2.5 Crores. Maximum per project period: 12 months included 1month testing

- All projects declared during the policy period will be covered for Max Project period even after the expiry of policy period. i.e. Projects declared from 1-Apr-2025 to 31-Mar-2026 will be covered in Annual Policy till project completion.

Location: **Within RSGL operational area.**

Add on Covers for SCE/ EAR Policy Extensions:

- Third Party Liability including Cross Liability (incl. extended Maintenance Period): **10% of per project cost**
- Owner Surrounding Property : **10% of per project cost**
- Removal of Debris including foreign debris, Cost of demolition, sludge removal, desilting expenses, dewatering and other expenses, including adjacent site and drills : **10% of per project cost**
- Design Defect Cover : **As per DE4 for mechanical & DE3 for civil part**
- Expediting Expenses (Air Freight included) : **10% of per project cost**
- Loss Minimization Expenses : **10% of per project cost**
- Earthquake : **Up to Full Sum Insured**
- STFI (Storm, Tempest, Floods & Inundation) : **Up to Full Sum Insured**
- Terrorism : **Up to Full Sum Insured**
- Defects Liability /Extended maintenance cover : **12 months per project**
- Additional Custom duty : **10% of per project cost**
- Waiver of Subrogation clause
- 50:50 Clause
- 72 Hours Clause
- Free Automatic Reinstatement Clause
- Professional Fees clause : **10% of per project cost**

- Amendment in Firefighting endorsement wording
- Non-Vitiation clause
- Contractors Plant & Machinery : **INR 50 Lakh per project cost**
- Local authorities' clause
- Payment on Account Clause : 50%
- Nominated loss adjuster clause : Protocol, Team Insurance Surveyors, Intech surveyors, Rohit Kumar & company, Associated Surveyors, Puri Crawford.
- Document and Files Reproduction : **10% of per project cost**
- Destruction of undamaged insured property
- Free Issue items : **Covered if part of total sum insured**
- Omission to Insure : **5% of project cost**
- **Escalation : 10% of project cost**
- Deductible : **As per erstwhile EAR/CAR tariff**
- Extension of individual Projects : **Prorata extension upto 6 months subject to claim ratio below 70%**
- **Declaration : To be submitted Quarterly**
- Leak search costs while laying pipeline - Covered
- Cover for open trenches during laying of pipelines and cables - Covered
- Continuity of Cover for Unit / Plant tested but awaiting integral testing (6 Months)
- Put to use (6 months)
- Waiver of FIR for claims upto 5 lacs over and above policy deductible
- Temporary works including but not limited to roads, camps for workers, material storage place, Buildings/sheds/site offices/support structures, potcabins
- Salvage disposal cost
- Cover for offsite storage / fabrication: 10% of per project cost
- Refund of Premium - for unutilized deposit premium

5. **Machinery Breakdown Insurance Policy – Machineries covered at all CNG Stations and Offices mainly consisting of (but not limited to) Compressors, Electrical Motor, Engine, Control Panels/ PLC Panels, Pumps etc.**

Total Sum Insured: **INR 20.28 crores**

Type of Machineries to be insured at all CNG Stations or any place of operations of RSGL

- Machineries covered at CNG Stations mainly consisting of (but not limited to) Compressors, Dispensers, cascades, metering skids, Electrical Motor, Engine, Control Panels/ PLC Panels, Pumps etc.

The deductible amount for this Policy would be 1% of claim amount of individual machinery damaged in the loss subject to a minimum of Rs 2500.

The followings add on coverage is also required:

- OEM Clause 25%
- Damage to Foundation of Machinery - Sum Insured Rs. ---- Crore
- Additional Custom Duty and Air Freight up to Rs. 50 Lakhs **or 10% of SI whichever is higher**
- Own Surrounding Property Damage Cover for Rs. 25 Lakhs **or 10% of SI whichever is higher**
- Cost for Modification of the Foundation due to Replacement or Reinstallation of Damaged Machine at any CNG Station- INR 2 Crores
- Waiver of under insurance upto 15%
- Escalation in the cost of machinery upto 15%
- Asset Register clause
- DG Set endorsement
- Technological Advancement Clause

To make the claim process simpler the value for Compressor Packages would be bifurcated into various items namely PLC Panel/VFD, Motor/Engine, Compressor Block & other mechanical/ instrument related items. The updated list of items and bifurcation will be provided at the time of claim. In case of claim in one item / machinery of the compressor package then the deductible to be applied separately only on that sum insured of the machinery.

Depreciation to be calculated as per the OEM assessment of the life of machinery, as overhauling and maintenance activity is regularly carried.

6. Special Contingency Policy (Entire Pipeline Network Including Gas Loss & Gas Venting) for Rajasthan State Gas Limited Including all Pipeline assets including FRS, DRS, MRS, PRS, Odorizing Unit at Pipeline Infrastructure.

Note : Bidders can issue any other policy which can cover below mentioned terms/risk.

The ambit of this Special Contingency Policy would be loss of or damage to insured's property caused due to unintentional act or accident from any fortuitous cause any time, losses due to digging / hitting / riots , Subterranean fire, earthquake, fire or any other act by third party including terrorism and vandalism. The ambit of this cover would also include loss of gas. The coverage includes all assets installed on the pipeline network and up to the customer premises

- A. It may be noted that the gross cost of the pipeline infrastructure network of RSGL is **Rs. 75 crores (approx.)** as on 31/07/2025 and the network is spread across Geographical area's defined by RSGL. The total pipeline infrastructure is approx. 335 kms of MDPE pipeline and 41 kms of Steel Pipeline and will keep on increasing.

All the Pipeline related assets are required to be covered on a First loss basis . The aggregate limit of sum insured against the pipeline infrastructure network of RSGL shall be Rs. 5 crores. Since the cover is sought on a First Loss Basis, the insurance company will have to completely waive the underinsurance clause while settlement of any claim for the pipeline related assets.

As RSGL has started the network laying work in new Geographical areas, the total pipeline infrastructure will keep on increasing. The addition to the pipeline network will be shared and must be covered in policy accordingly.

The sum insured is inclusive of applicable Road restoration/Right of Way charges. Any restoration of accidental damage requires payment of these charges as per the prevailing rates of the municipal authorities.

- B. The line pack, i.e. PNG/CNG gas flowing through the entire RSGL pipeline infrastructure + 20% venting loss. Sum Insured: **INR 15 Lakhs.**
- C. Loss of gas due to venting in case of draining of compressor, dispenser, metering skids, cascades and damage to filters, electro valve and flow meter of dispensers.
Sum Insured : **INR 15 Lakhs**

While the damage to the equipment's to be covered under Standard Fire & Special Perils including Accidental damages & Electrical/Mechanical Breakdown, additional venting loss due to the above-mentioned incidents shall be insured under this policy.

- Assets at Kota – 75 Crore (Total Pipeline)

Deductible for the policy shall be 5% subject to a minimum of Rs. 10,000/-.

Formula /structure of calculation/estimate of Gas loss.

Gas Loss has been calculated after taking into consideration Gas Lost (in SCM) * Cost of GAS(Rs / SCM Rs. 60.00).

(However, the gas prices are variable and can change during the year)

7. Special Contingency Insurance Policy (Bidders can also issue policies other than SCP cover with the below scope of work)

Sr No	Policy Type	Coverage Details	Sum Insured
1	Package Policy	Coverage of Moving Assets	2 Cr.

Coverages:

Rajasthan State Gas Limited has several CNG Dispensing Stations where compression facility is not available and hence CNG is required to be moved through moveable cascades mounted on LCV's (Light Commercial Vehicles) to such stations. Further there are customers who purchase CNG directly. CNG is moved to their site through moveable cascades as well.

The policy would cover All Risks during standing, filling of Gas, in Transit, and dispensing of gas in all operational locations of Rajasthan State Gas Limited and CNG Stations located Geographical Area and also cover all risks. The ambit of this cover would be loss of or damage to insured's property caused due to unintentional act or accident from any fortuitous cause any time, losses due to Impact/hitting/riots, earthquake, fire or any other act by third party including terrorism.

(A) Movable cascades: Single day movement of cascade INR 2 Crore.

- Waiver of Underinsurance Clause- **Up to 15%**
- EQ + STFI + Terrorism
- 72 hours clause.
- Burglary including Theft
- Accidental Damage

The deductible amount for this Policy would be Rs. 5,000 flat.

8. Burglary Policy (Floater) - CNG Fuel Station & Others

Sr No	Policy Type	Policy Details	Sum Insured
1	Burglary - CNG Fuel Station & Others	Burglary on First Loss Basis	87.16 Cr

Total Sum Insured for below sections will be INR 87.16 crores as per following:

- a) Stocks in Stores/Godowns, Control rooms, workshops etc. : INR 6.51 Cr
- b) Office & Store Equipment- (Other Than Civil) : INR 65 Lakh
- c) CNG Stations including PNG (First Loss Basis) : INR 80 Cr.

Coverages:

- Burglary, Theft, RSMD & Robbery.

The insured value for burglary policy of stores / godown's includes the value of stock in stores and value of material moved from warehouse/stores to warehouse/stores, site to site and between warehouse and site and miscellaneous stock maintained at all Rajasthan State Gas Limited control rooms. The policy shall cover material at stores, kept inside the store building, open area and Kaccha construction within the premises of storage area and stock at control rooms/workshops etc. The value may interchange between the stores very frequently and drastically.

Coverage as per Assets mentioned in Fire & perils policy.

Deductible for the policy shall be INR 5000 Flat.

9. Money Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	Money Policy	Money in Safe, Money in Till with SRCC & Terrorism	15 Lakhs

CNG is sold cash tendered by customers. The number of CNG stations will keep on increasing throughout the year. Money is collected by Driveway Salesman (DSM) in the station. The DSMs are not the direct employees of RSGL hence not on the payroll of RSGL. They are the employees of operators to whom station administration has been assigned; they are the

extended arms of RSGL. DSMs consolidate, sort, bundle & deposit the cash in chest. The bank collects the cash from CNG station and gives RSGL the credit same day. As per agreement with the bank, the bank takes the necessary insurance policy covering risk from the time of collection till depositing in bank and giving credit to RSGL. RSGL's risk is over after handing over the cash to bank in the CNG station.

Coverages :

The risk coverage required under the Money Insurance policy includes the following:

1. Cash in defender safe and drop in safe at any time for each CNG station (including - INR 15 lakh)
2. Cash on counter at each CNG station including cash on the table- INR 15 Lakhs
3. Cash on forecourt of CNG station including cash in salesman bag- INR 15 Lakhs
4. Cash in two safes at corporate office- INR NIL
5. Infidelity by cash carrying employees
6. Terrorism Cover

Further, the policy shall have the following overall limits- INR 15 **Lakhs**

Deductible for the policy shall be 2% of the claim amount subject to a maximum of Rs. 5,000/-

This policy should cover all the operations of Rajasthan State Gas Limited including but not limited to CNG Stations, Offices, Godowns, on an unnamed basis.

The insured value for this policy has been worked out with the following assumption:

1. Maximum cash sales (cash accumulation in a day) Rs. 5 lacs per station.
2. Maximum continuous non-pick-up days due to bank holidays/ national holidays/ Political mourning/Death of a dignitary/ or any other unforeseen situation is 3 days. That means there may be accumulation of cash for 3 days continuously in any station.
3. Cash in transit from/to-bank/office/stations/any other Rajasthan State Gas Limited locations and vice versa.
4. Cash can be deposited on continuous or alternative days for regular pickup and non-pickup days as per Rajasthan State Gas Limited decision.

10. Fidelity Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	Fidelity Policy	Fidelity Guarantee insurance in respect of 20 employees (Unnamed Persons) on Floater basis	30 lakhs

Coverages :

RSGL employees are not allowed to carry cash at any given point in time. The ambit of this policy must cover fraud and dishonesty committed by any Permanent/Contractual employee. The policy must cover all the employees of Rajasthan State Gas Limited on an unnamed basis.

Sum Insured: **INR Lakhs**
Per employee : **1.5 Lakh INR Lakhs**
Per event limit : **30 Lakh INR Lakhs**

Additional Covers:

Auditors Fees

Add discovery period clause

Deductible for the policy shall be 5% subject to a minimum of Rs. 5,000/-.

11. Public Liability Act Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	PLI Act policy	Third Party Liability Act Policy	130:260 Cr

Coverages :

The policy would cover public liability / property damage (Life and Assets of third party) etc due to any incident of RSGL infrastructure network and shall cover transportation risk and cover pollution risk both air and water.

Limit of Liability: INR 130 CR AOA & 260 Cr AOY

Paid Up Capital : INR 130 Cr.

Turnover : INR 110 Cr.

The deductible amount for AOA: AOY under this policy shall be NIL.

12. Electronic Equipment Insurance Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	Electronic Equipment Insurance Policy	Various Electronic Equipment	7 Lakhs

Coverages:

A. Electronic Equipment All across geographical area

The policy shall cover all electronic equipment including mainly but not limited to **Computer, Desktop, Printer, Server, UPS and all other electronic equipment's owned or rented by insured.**

Waiver of AMC warranty .

The deductible for the policy shall be as per normal minimum deductible under standard EEI Policy.

13. Portable Equipment Insurance Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	Portable Equipment Insurance Policy	Various Portable Electronic Equipment	10 Lakhs

Coverages :

The policy shall cover all laptops and tablets, Ipads , Mobile phones and portable equipment's under this category etc. belonging to RSGL Directors, Key Managerial Personnel and Employees.

Flat deductible of INR 2,500

Sum Insured: **10 Lakh**

- 1) Waiver of Survey for Claims up to INR 50,000
- 2) Waiver of FIR for Claims upto INR 50,000
- 3) Basis of Indemnity – Reinstatement Value Basis
- 4) Territory/Jurisdiction: Worldwide
- 5) Electrical/Mechanical breakdown
- 6) Nil Depreciation to be applied.

14. Commercial General Liability Policy

Sr No	Policy Type	Policy Details	Sum Insured
1	Commercial General Liability Policy	Third Party Liability Policy covering Bodily Injury and Property Damage	50 Cr

Coverages:

The policy would cover public liability / property damage (Bodily Injury and Property Damage of third party including Bodily Injury and Property Damage of Rajasthan State Gas Limited's customers) (Definition of customer means all retail (PNG Domestic) / Industrial/ commercial / Third party customer, the risk covered is property damage and Bodily injury at customers premises, damage to their property or bodily injury or both or causing damage / bodily injury to third party due to any accident at customer premises or on their infrastructure / assets installed at any location) etc due to any incident of Rajasthan State Gas Limited's business operations/infrastructure network including CNG stations commissioned and noncommissioned; Pipeline network LCV Cascade/stores and spares movement in all current and future operational locations across India, Projects which are executed through contractors, vendors, liability coverage shall also be extended under this policy and shall cover the following:

1. Transportation risk extension
2. Sudden and Accidental pollution risk both air and water.
3. Fire Damage: INR 50,00,000 per occurrence (without deductible and on a No-fault basis).
4. Medical Expenses: INR 300,000 per person (without deductible and on a No-fault basis).
5. Food and Beverages Cover
6. Act of God Perils
7. Lifts and Elevators
8. Damage to Property in the Care, Control or Custody of the Insured
9. Sub-contractors/Contractor Extension
10. Terrorism Liability coverage
11. Discharge of Treated Effluents - Up to 10 KM
12. Additional Insured Cover
13. Waiver of Subrogation Cover

14. Non-Cancellation Clause
15. Control Group Clause
16. Insured definition to be amended to include Temporary workers
17. Insured definition to include all subsidiaries, affiliates, JVs.
18. Loss definition amended - To include loss due to Bodily Injury/Property Damage arising out of Professional services
19. No Designated Premises Clause to be in the policy. Policy to cover all owned, occupied and leased premises by the Insured in India including area of operations through pipe lines and all other proposed locations.
20. All Defense Costs
21. Duty to Defend
22. Retroactive date as per expiring policy.
23. Vicarious Liability clause to be incorporated
24. Travel of executives for non-Manual visits worldwide territory & jurisdiction
25. Cover for Exhibition / promotional events / conferences at or outside insured's premises (without limitation to no. of people)
26. Primary & Non-contributory clause
27. Personal & Advertising Injury to be covered.
28. Cover for renovation, refurbishment, alteration to existing property
29. Incidental Medical Malpractices
30. Advancement of Defense cost
31. Personal & Advertising Injury
32. 72 hrs. sudden & accidental Pollution Extension
33. Valet Parking/Garage keepers Extension (without limitation to no. of events)
34. Claim series clause
35. Cross liability clause
36. Contractor & Sub-contractor extension
37. Subsidiary coverage
38. Hired & Non-owned Automobile liability
39. Extended claim reporting extension
40. Technical Collaborator extension
41. Vendor's liability extension
42. Legal liability arising out of facilities within the insured's premises such as swimming pools, spa, food court, gym etc.
43. Pre & Post Judgement Interest
44. Tenant Legal liability
45. The policy covers Third Party Liability for loss of or damage to product pipeline, cost of repair / replacement for material damage and / or any other property including loss of petroleum products, third party claims and consequential losses

to third party (like GAIL/HPCL/BPCL/IOCL etc.). and their customers while crossing it for / in course of laying gas pipeline by M/s. Rajasthan State Gas Limited.

Limit of Liability: INR 50 Crores

The deductible amount for this Policy would be 0.1% of the claim amount subject to a maximum of INR 100,000 each and every claim.

15. Directors and Officers Liability

The policy must cover the following for all employees, any loss arising out of any claims including D&O Claim, Securities Claim, Formal Investigation and EPL Claim. Losses include but are not limited to:

- a) Any loss that the Organization may incur, on account of mistaken actions taken in their individual capacity as Directors & Officers in pursuance of their duties under Memorandum and Articles of Association.
- b) Loss arising from claims made against them by reason of any wrongful Act in their Official capacity.
- c) Legal costs & expenses incurred with the written consent of the insurers arising out of prosecution (criminal or otherwise) of any Director / officer and attendance at any investigation, examination, inquiry, or other proceedings by the authority empowered to do so.
- d) Expenses incurred by any shareholder of the Company in pursuance of a claim against any Director / Officer, which the Company is legally obliged to pay, pursuant to an order of a Court.
- e) To provide indemnity to the estate of legal heirs or legal representatives of the Director / officer in the event of the Director / officer becoming insolvent.

Limit of Liability: INR 5 crores

Coverage:

1. Directors and Officers Liability Coverage .Cover extended to include all employees
2. Company Reimbursement Coverage
3. Securities Claims Coverage – Full Limits
4. Legal Representation Expenses – Directors and Officers Liability
5. Legal Representation Expenses – Company Reimbursement.
6. Advancement of Costs & Expenses
7. Outside Directorship Liability
8. Civil Fines and Penalties unless prohibited by law
9. Occupational Health & Safety, Corporate Manslaughter
10. Dedicated Additional Limit of Liability for Directors & Officers – INR 2 crores per director
11. Bilateral Extended Reporting Period - 90 days for NIL Annual Premium, 365 days at 50% Annual Premium.
12. Retired/ Resigned Directors and Officers – Lifetime Runoff cover
13. Emergency Costs & Expenses
14. Spouses, Heirs & Representatives
15. Continuity of Cover
16. Crisis Expenses
17. Prosecution and Reputation Protection Costs
18. Insured Person's Tax Liability
19. Order of Payment Clause
20. Severability – Imputation of Knowledge
21. Proposal - Non-Rescindable
22. Major Shareholder – 35% or more of the issued share capital.
23. Advancement of Defence Cost
24. Compensation for Court Attendance and Staff Disruption – INR 50,000 per day and INR 10,000,000 in aggregate.
25. Employment Practices Entity Cover – Full Limits
26. Employed lawyers covered as employees
27. Wallersteiner Endorsement
28. US FCPA & UK Bribery Act cover
29. Bodily Injury & Property Damage exclusion with Carve back for defence cost & Employment Practices Claims.
30. Errors & Omission exclusion with carve back for failure to supervise.
31. Territory – India for Entity EPLI & Securities claims and anywhere in the world for others.
32. Jurisdiction - India for Entity EPLI & Securities claims and anywhere in the

world for others.

33. Retro - active date - As per expiring policy
34. Pollution defense cost & shareholder derivative action
35. Professional service with carve back for failure to supervise to be incorporated
36. Insured Vs Insured Cover to be incorporated
37. Public relation including crisis communication to be incorporated
38. Automatic inclusion of subsidiary clause - 35% of policyholder's turnover
39. Whistle blower cover
40. Bail bond & Civil Bond cost / Deprivation of assets cover
41. Extradition cost
42. Pension trustee coverage
43. Pandemic/Epidemic exclusion to be deleted
44. Control Group clause
45. Counselling Support Services - INR 2 crores in aggregate
46. Interpretive counsel expenses
47. Self-Report expenses - 20% of LOI
48. Mitigation expenses - 20% of LOI
49. Spouse liability cover

Annual Turnover of Rajasthan State Gas Limited is INR 110.00 Cr for the FY 24-25

The deductible for the policy shall be as below,

Side A - Nil

Side B - INR 100,000 (India), INR 250,000 (Rest of world) Entity EPLI - INR 8,000,000 Entity Security - INR 1,000,000.

16. Workmen Compensation Act Policy:

If personal injury is caused to an employee by accident arising out of and in the course of his employment, his employer shall be liable to pay compensation in accordance with the provisions under this policy as per the WC Act 1923.

Workmen's Compensation Insurance	Annual Wages in INR
Total Employees/Wages	4.5 Cr
Total Nos of Employees	250

Coverage required	
Workmen's Compensation Act, 1923	Required

Fatal Accident Act 1855	Required
Common Law	Required
Add Ons	
Medical Extension	Nil medical extension

Note : Any or all policy of Rajasthan State gas Limited coming in future for renewal shall be endorsed under the current policy on pro-rata premium .

PROCEDURE FOR CLAIM SETTLEMENT

The insurer will put in place such a claim procedure that is positive, prompt transparent and targets for 'zero' pendency status. A joint meeting between our insurance broker, potential surveyors, underwriters and RSGL will be organized by RSGL to discuss this matter. The insurer will take a fortnightly report from the surveyor to ensure the success of the procedure and keep RSGL posted.

The Insurer shall immediately depute or authorize the Insured to call a surveyor(s) from the approved panel but not later than 48 hours of receipt of intimation from the Insured in exceptional cases.

The surveyor shall call for all the documents in support of claim in one go and not in a piece meal manner, for expeditious settlement of claim, preferably at the time of visit or within 3 days thereafter.

If for any reason RSGL does not respond/ provide all the particulars required by the surveyor, the insurer or surveyor as the case may shall remind within 2 weeks in writing the site.

The surveyor shall send his findings to the Insurer within 15 days of his getting the documents.

Note :

1. For Property damage claims, no FIR should be insisted upon, up to a claim of INR Rs. 2 Lakh and in case RSGL finds any feasibility of registering FIR the same shall be done and informed to the Insurer but shall not be a mandatory condition.
2. Insurer shall allow RSGL for a self-survey limit of claims (Property and Gas losses) up to Rs. 1 lakh.
3. Claims up to Rs.5 lacs insurer will settle the claim without insisting on the basis of

Sum Insured of assets.

In case the claim is not found tenable or not settled for the claimed amount, the insurer will seek the comments of RSGL within a week of receiving the survey report. The final view shall be taken within 15 days of receipt of reply. In normal circumstances the claim must be settled within 30 days from the date of first information, net of the time taken by RSGL for responding to surveyor's/ underwriter's comments. Insurer or surveyor shall not ask for payment proof during the settlement of any claim, however the same shall be provided as soon as Insured has paid and/or after the claim is settled / paid by the Insurer.

Charges of any RSGL manpower deployed to reinstatement of claims for any kind of supervisory/ technical work will be added to the claim cost and shall be reimbursed to RSGL.

Expenses of ERVs used by RSGL during any incident, the charges and expenses are also to be reimbursed. The cost to be added in the claim bill.

DOCUMENTS FOR REPLACEMENT / REPAIR COST

The Sum Insured Values indicated in the Schedule of rates are at the total re-instatement cost price **i.e. on replacement cost basis which** includes procurement cost plus taxes, other expenses (Cost, Insurance, Freight, Excise / Custom Duty, Taxes, Handling cost till installed at Station / Warehouse / Destination). **Insurance Company must understand & satisfy themselves with basis of sum insured, cost of each asset before bidding itself.** In the event of a loss, replacement / repair cost will be furnished by RSGL through Cost Certificates/purchase invoice reflecting actual cost/expenses. The claims shall be settled based on cost indicated in the Cost Certificate/purchase invoice by RSGL.

RSGL will restore operation by replacing the damaged machine / accessories with new ones available from the same OEMs or alternative available OEMs.

In case RSGL restore operation by drawing any machine/material from stores & the Purchase order/Bill is not available, then RSGL will obtain a proforma Quotation / invoice from the suppliers & will calculate the landed cost till RSGL's site & Insurance Company will settle the claim based on workings produced by RSGL.

Due to any reason if proforma quotation/invoice could not be obtained by RSGL from the supplier, RSGL will produce the copy of PO last placed for settlement of claims and insurance company will settle claims.

The insured will give the required relevant document to the extent possible for settlement of claims. However, in case of non-availability of required documents the Insurer will settle the claims based on the available documents, market information, and engineering estimates. In short, the emphasis should be on the spirit of indemnity and not on procedures. Insurer will not ask/wait for payment proof during the settlement of claim, however the same shall be provided by RSGL once the payment is made to the vendor and as and when available.

There is "nil deviation tender" a tender or bid where the bidder confirms that they have not deviated from any of the terms, conditions, specifications, or other requirements outlined in the bidding documents.

General note for Excess under the Fire Policies: Excess shall be applicable on the Sum Insured of the damaged/affected part only and not as a whole.

Note : Bidders to note that RSGL has appointed M/s Marsh India Insurance Brokers Pvt. Ltd. (MARSH) as their sole and exclusive Insurance Broker of the Company. Therefore, all bidders are requested to coordinate with M/s Marsh India Insurance Brokers Pvt Ltd. for any clarifications with a copy marked to RSGL authorised officials.. Successful bidders shall have the responsibility of servicing the policy as well as claims with due coordination of M/s Marsh India Insurance Brokers Pvt limited.

Contact Officials of MARSH INDIA:

Name	Contact Number	Mail ID
Dhirendra Vaish	+91 88606 41712	Dhirendra.Vaish@marsh.com
Aman Bahoray	+91 9711299727	Aman.Bahoray@marsh.com

All Communication to be copied to following RSGL officials

Name	Contact Number	Mail ID
Deeptanshu Pareek	+91 8802999654	dpareek.rsgl@rajasthan.gov.in
Vivek Shrivastava	+91 9650055638	viveks.rsgl@rajasthan.gov.in

ANNEXURE-3

RSGL/KOTA/insurance/ /2025-26/NIT-09 DATED: 01-08-2025

FOR RENEWAL OF INSURANCE OF RAJASTHAN STATE GAS LIMITED

KOTA, JAIPUR All locations PERIOD OF INSURANCE-11-08-2025 to 10-08-2026

Sr No	Type of Policy	Description	Sum Insured	ANNUAL PREMIUM TO BE QUOTED BY BIDDER FOR PERIOD OF 11-08-2025 to 10-08-2026) In INR (INCLUSIVE OF GST)/REMARKS
	Standard Fire and Special Perils Policy for All Assets at CNG Stations All Dispensers, Stocks at various Godown's and assets at FRS, DRS, MRS, Odorizing Units, Office. and assets of Rajasthan State Gas Limited at various OMC's (Oil Marketing Companies).			
1	CNG Fuel Station & Others	For All Assets at CNG Stations All Dispensers, Stocks at various Godown's and assets at FRS, DRS, MRS, Odorizing Units, Office. and assets of Rajasthan State Gas Limited at various OMC's (Oil Marketing Companies).	INR 80 Cr.	
	Stocks (On Floater Basis)			
2	Fire - Floater Declaration Policy	Various Assets including but not limited to Compressor, Dispensers, Cascades and Metering Skid, Stocks at various location	INR 6.51 Cr.	
	Office & Stores			
3	Fire and Special Perils policy – Office	Furniture, Fixture, Fittings, Office Equipment, IT Equipment and other Electrical & Electronic Equipment and Fittings.(Assets Pertain to Kota & Jaipur)	INR 65 Lakh	
4	Annual Storage cum Erection Policy / Annual Erection All Risk Insurance		INR 20 Cr.	
	Machinery Breakdown Insurance Policy			
5	Machinery Breakdown Insurance Policy	Machineries covered at all CNG Stations and Offices mainly consisting of (but not limited to) Compressors, Electrical Motor, Engine, Control Panels/ PLC Panels, Pumps etc.	INR 20.28 Cr.	
	Special Contingency Policy			

6	Special Contingency Policy	Entire Pipeline Network Including Gas Loss & Gas Venting) for Rajasthan State Gas Limited Including all Pipeline assets including FRS, DRS, MRS, PRS, Odorizing Unit at Pipeline Infrastructure	INR 75 cr.	
7	Package Policy	Coverage of Moving Assets (Cascades – Filled & Empty)	INR 2 Cr.	
	Burglary Policy - CNG Fuel Station & Others			
8	Burglary - CNG Fuel Station & Others	Assets pertain to Kota & Jaipur	INR 87.16 Cr.	
	Money Policy			
9	Money Policy		INR 15 Lakh	
	Fidelity Policy			
10	Fidelity Policy	Fidelity Guarantee insurance in respect of 20 employees (Unnamed Persons) on Floater basis	INR 30 Lakh	
	Public Liability Act Policy			
11	Public Liability Act Policy	Third Party Liability Act Policy Paid up capital - INR 130 Cr	INR 130:260 Cr. AOA: AOY 1:2	
	Electronic Equipment Insurance Policy			
12	Electronic Equipment Insurance Policy	Various Electronic Equipment	INR 7 Lakh	
	Portable Equipment Insurance Policy			
13	Portable Equipment Insurance Policy	Various Portable Electronic Equipment (Worldwide)	INR 10 Lakh	
	Commercial General Liability Policy			
14	Commercial General Liability Policy		INR 50 Cr.	
	Directors and Officers Liability			
15	Directors and Officers Liability		INR 5 Cr.	
	Workmen Compensation Act Policy			
16	Workmen Compensation Act Policy		No of Employees 250 Annual Wages INR 4.5 Cr.	
17	GRAND TOTAL IN INR INCLUDING ALL TAXES , GST, DUTIES and OTHER CHARGES IN FIGURES			
18	GRAND TOTAL IN INR INCLUDING ALL TAXES , GST, DUTIES and OTHER CHARGES IN WORDS			
Signature and stamp of the service provider				

ANNEXURE-4

SELECTION CRITERIA OF THE PROPOSAL

1. RSGL will award will award the contract to the successful Bidder whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid (Least Cost Basis) as per Bid evaluation methodology , provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.
2. The right to accept the tender will rest with the EMPLOYER. The EMPLOYER, however, does not bind himself to accept the lowest tender, and reserves to itself the authority to reject any or all the tenders received without assigning any reason whatsoever. At the option of the Employer, the work for which the tender had been invited, may be awarded to one Bidder , or only a part is awarded or split between more than one bidders, in which case the award will be made for only that part of the work, in respect of which the bid has been accepted. The quoted rates should hold good for such eventualities.