

Replies to the Prebid queries for Gem Bid ref no.GEM/2025/B/7040211 dated 24/12/2025 for Selection of Insurer for Renewal of Group Cancer Care Policy for Canara Angel SB Account Holders with Canara Bank for a Period of one year from 12/04/2026 to 11/04/2027.

Sl No	Page No	Section/Annexure	RFP Clause/Sub clause	Detailed Clause No	Bidders Query	Bank's Reply
1		General Queries	General Queries	General Queries	Is the sum insured 1 to 10 lakhs in multiples of 1 lakh or is it 3, 5 and 10 lakhs?	Bidder to refer scope of work of RFP.
2		General Queries	General Queries	General Queries	What is the basis of assigning sum insured to account holders?	These are the pre-agreed Sum insured offered for Canara Angel SB account variants with Coverage of Rs 3 Lakhs, 5 Lakhs & 10 Lakhs.
3		General Queries	General Queries	General Queries	Is the insurance mandatory for all Angel SB account holders? Will the bank pay the premium?	Yes it is mandatory and premium will be borne by Bank
4		General Queries	General Queries	General Queries	If cancer was detected in 25-26 policy, would claim related to that person be eligible in the prospective policy?	Yes it is covered.
5		General Queries	General Queries	General Queries	What charges are covered under OPD? Is there any limit on OPD?	All charges pertaining to the Cancer Care is covered under OPD upto the policy limit/ sum insured.
6		General Queries	General Queries	General Queries	If someone has gone to an oncologist but has not been diagnosed with cancer, will the charges be covered under OPD?	No, the policy will trigger after detection of the cancer.
7		General Queries	General Queries	General Queries	Will OPD claim be covered only if there is a daycare claim or an IPD claim?	Any OPD/IPD treatment charges is covered related to Cancer treatment
8		General Queries	General Queries	General Queries	Is there any minimum balance condition for the cover to be applicable?	Bidder to refer scope of work and comply with RFP terms and conditions of the RFP.
9		General Queries	General Queries	General Queries	Is there any waiting period for PED for new enrollments?	90 Days PED waiting period will be applicable for the new account holders. No waiting period for existing account holders.
10		General Queries	General Queries	General Queries	Kindly clarify what specific services and tests are included under the ₹3,000 twice-a-year 'follow-up care' benefit.	Cancer related tests



11	58	Annexure-9	Scope of Work	Minimum INR 1 lac and thereafter in multiples of 1 lac and not exceeding INR 10 lacs	1) what is the criteria followed in selecting the sum insured for an account holder 2) Last 3 years Claims Dump and Mis report 3) last 3 years ICR data	1. These are the pre-agreed Sum insured offered for Canara Angel SB account variants with Coverage of Rs 3 Lakhs ,5 Lakhs & 10 Lakhs. 2. latest claim details is shared as per Banks format. 3. This details cannot be shared.
12		General Queries	General Queries	General Queries	Please provide previous insurer details.	Cannot be shared
13		General Queries	General Queries	General Queries	Please provide previous year policy copy and premium details.	Details Sought Can not Be Shared
14		General Queries	General Queries	General Queries	Please confirm the inception date of first policy taken for Group cancer care for Angel account holders.	FY 24-25
15		General Queries	General Queries	General Queries	What is the waiting period in policy for new addition.	90 Days PED waiting period will be applicable for account holders. No waiting period for existing members.
16		General Queries	General Queries	General Queries	Are there any proposed variations in terms for renewal policy in comparison to expiring policy? If so, kindly inform.	Bidder to refer scope of work
17		General Queries	General Queries	General Queries	Please inform the criteria for inclusion in the said GMC? Is participation voluntary or compulsory?	All Canara Angel SB account holders are compulsarily covered under this policy .
18		General Queries	General Queries	General Queries	Who is the TPA in current policy?	Cannot be shared
19		General Queries	General Queries	General Queries	Who is paying the premium? Bank or account holder?	Bank is paying the premium
20		General Queries	General Queries	General Queries	Please provide latest claim MIS and claims dump as on date.	Bidder to refer to corrigendum-1
21		General Queries	General Queries	General Queries	Who decides the sum insured slab to be opted and what is the criteria?	These are the pre-agreed Sum insured offered for Canara Angel SB account variants with Coverage of Rs 3 Lakhs ,5 Lakhs & 10 Lakhs.
22		General Queries	General Queries	General Queries	Number of A/c holders covered at Inception for each slab?	Bidder to refer scope of work and the BOM of the RFP.
23		General Queries	General Queries	General Queries	Expiring policy premium rates per A/c holder for each slab?	Premium Details Sought Cant be shared
24		General Queries	General Queries	General Queries	Age-wise bifurcation of members covered.	Details Sought Cannot Be Shared



25	General Queries	General Queries	General Queries	General Queries	List of members covered along with age.	Details Sought Cannot Be Shared
26	General Queries	General Queries	General Queries	General Queries	Whether OPD (without any hospitalization) is also covered? Any limit for OPD cover? (if allowed)	Yes, OPD is covered without hospitalization. OPD limit is upto Sum Insured Limit
27	General Queries	General Queries	General Queries	General Queries	Claim details for past 3 years	Bidder to refer to corrigendum-1
28	General Queries	General Queries	General Queries	General Queries	Expiring premium and insurer	Details Sought Cannot Be Shared
29	General Queries	General Queries	General Queries	General Queries	is it named policy?	Named Policy

Place Bangalore
Date 12-01-2026


Deputy General Manager

