

Queries from the Insurers	Query	Clarifications											
Insurer-1	We would need clarity for how many years the data is required of thermal power plant policies with SI more than 7000 Crs under Appendix D	Experience of one such Policy as a Lead Insurer would suffice.											
	In Appendix D : Can we provide policy copy as proof for qualifying techno commercial criteria in place of certification from clients.	Yes, legible Policy copy would suffice as proof.											
	We would need expiring policy copy to ascertain the detailed wording of all policy coverage and addons.	Last year policy copy attached.											
	Few mandatory clause of treaty are missing in RFP . hence would like to clarify whether this clauses are part of existing policy wording i.e.T&D line exclusion, Communicable diseases, Cyber Exclusion – LMA 5410, Testing and commissioning clause. If not, then would suggest to add it as part of corrigendum.	These are general exclusions as mandated by Reinsurers. Hence, the same may be referred to Reinsurers, if there is any deletion of such exclusions from there side.											
	Would request you to share premium for last 5 years as RFP has only claims details.												
		<table border="1"> <thead> <tr> <th>Year</th> <th>Premium w/o GST</th> </tr> </thead> <tbody> <tr> <td>2019-20</td> <td>16.70 Cr</td> </tr> <tr> <td>2020-21</td> <td>20.20 Cr</td> </tr> <tr> <td>2021-22</td> <td>19.49 Cr</td> </tr> <tr> <td>2022-23</td> <td>26.85 Cr</td> </tr> <tr> <td>2023-24</td> <td>41.21 Cr</td> </tr> </tbody> </table>	Year	Premium w/o GST	2019-20	16.70 Cr	2020-21	20.20 Cr	2021-22	19.49 Cr	2022-23	26.85 Cr	2023-24
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2023-24	41.21 Cr												
Insurer-2	There are few claims in ESP hopper of Unit 3. Please suggest what preventive measures has been taken.	There were two incidents, both the damages have since been repaired / reinstated. All corrective measures have been adhered to											
	Details of loss for ash pond.	Breach in Ash-Pond C for which the estimated reinstatement cost is around 45 Cr.											
	In current year policy the loss ratio is more than 100%. Please share the claim ratio for last 5 year. Only Premium is required as claim data is provided	Provided elsewhere in this document											
	There is change in sum insured in PD section. Please suggest the reason for the same.	To bring it to RIV.											
	Please check for deviation for Temporary removal where PSL is requested for 75 Crs. Please provide the reason for same.	There might be some situation when it requires high value plant & equipments to send outside plant premises for repair/											

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		refurbishment. High PSL has requested to take care such situation.
	Please check for deviation of pro-rata extension in other condition (11.7) and last year policy.	Tender Condition Prevails as it is not a tariff driven product.
Insurer-3	Claims Details (Past 3 years)(Both Mega/PLI)	Mega - As per RFP. PLI – NIL
	Expiring Sum Insured/lives/Limit(Both Mega/PLI)	Policy copies attached.
	Expiring Premium(PLI)	As above
	RI Report (OPGC -1,2,3 & 4)	Being attached.
	L1 by policy or Overall (In Both PLI/MEGA)	MEGA – Oriental Insurance Co, PLI – National Insurance Co.
	PLI -PYP copy	Attached.
Insurer 4	Brief report on losses mentioned (2023-24) (Damage to Ash Pond - C) & post loss measures taken thereafter	Breach in Ash-Pond C for which the estimated reinstatement cost is around 45 Cr. Repairing / Reinstatement works are being carried out.
	SI bifurcation for unit 1 & 2 and 3 &4	Phase 1 (Unit 1&2): Rs 12,680.25 Cr Phase 2 (Unit 3&4) : Rs 2,265.11 Cr Total: Rs 14,945.36 Cr
	Claim experience for unit 1 & 2	As per RFP
	Status report of 2020 claim (Accidental damage to Hopper)	Both the damages have since been repaired / reinstated.
	Latest RI Report for 2024	Being attached.
	Expiring Insurance Policy Copy for Mega Risk & PL	Policy copies attached.
Insurer 5	Brief report on nature of incident leading to claims in current ongoing policy	Breach in Ash-Pond C for which the estimated reinstatement cost is around 45 Cr. Repairing / Reinstatement works are being carried out.
	Post loss measures proposed/being taken to reduce the possibility of loss in future	All corrective measures have been adhered to
Further amendments to MEGA Policy RFP		
OPGC	1. Amendment to Appendix A- Page No 4 - Point No 10.24-Temporary Removal: Temporary Removal (including Inland Transit for Plant & Equipment sent for repairs and refurbishment etc.) Limit: Rs.75 Cr. each and every loss	Deductible should be 5% of claim amount subject to minimum of Rs. 10,000 against each & every claim for Transit
	2. For Point No. 12.12 (Other Conditions) as contained in Page 12 of the RFP,	The Reinsurance Support Letter to be provided by the Bidders in the attached Format.

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	Revised MOU format F1	Attached