

Subject :-Pre- Bid clarifications for Open Tender NMRC/2026-27/F-118(V)/Insurance/433- "INSURANCE OF ASSETS & PROPERTIES INCLUDING TRAINS AND OTHER LIABILITIES INSTALLED AT THE SECTIONS/INSTALLATIONS INCLUDING MAINTENANCE DEPOT AND ADMINISTRATIVE BUILDING AND OTHER LOCATIONS OF NOIDA METRO RAIL CORPORATION LIMITED "

E-Tender No:- NMRC/2026-27/F-118(V)/Insurance/433

Pre bid Meeting Held on :- 16th January, 2026 at NMRC Head Office, Block-III, 3rd Floor, Ganga Shopping Complex, Sec-29, Noida, U.P.

TATA AIG General Insurance Company Limited																																		
Participant Query					Clarification by NMRC																													
1. Sum Insured bifurcation for metro station's location wise.					It is to clarify that there is no location wise sum insured under the policy and the major sum insured exposure is on Depot and Metro Stations.																													
2. Premium vs Claim details for last 3 years for all policies separately to arrive at policy LR.					<table border="1"> <thead> <tr> <th>Year</th><th>Premium Ex-GST</th><th>Claims (No.)</th><th>Claimed (INR)</th><th>Settled (INR)</th><th>Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)</th><th></th></tr> </thead> <tbody> <tr> <td>2025-26</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>2024-25</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>2023-24</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>		Year	Premium Ex-GST	Claims (No.)	Claimed (INR)	Settled (INR)	Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)		2025-26							2024-25							2023-24						
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3. Post Loss measures taken by the insured to prevent future losses along with current status of the claim.					The CCTV systems are available on major locations, and the number of LED search lights has increased along with regular patrolling of the on-board security agency.																													
4. Values of 76 cars to be covered under standalone terrorism for rolling stock.					Yes, 76 cars/metro coaches (19 metro trains of 4 cars each) are covered in SAT policy.																													
5. Projected Turnover					Projected turnover from operations for the running financial year is approx. ₹100 crores.																													
6. Loss history for past 5 years, if there are any losses please share below: • Claim incident brief					Please refer to Annexure XII of RFP (Tender Document) at Page no.59 along with the corrigendum. Also, please refer to the clarifications at Point no.02 & 03 above.																													

Shukla

<ul style="list-style-type: none"> • Root cause • Status of the claim • Preventive measures taken post claim 																																																								
7. under the CGL Policy: "Sexual abuse and molestation cover" cannot be excluded.	The cover for "sexual abuse and molestation" is deleted and corrigendum is this respect is issued.																																																							
Under GPA Policy: 8. What do the coverage "TD" means?	The "TD" stands for "Total Disability".																																																							
9. Kindly confirm whether this is a master-based issuance model or group-based issuance model.	The Query is not clear.																																																							
10. Will individual certificates be issued to the end customer?	The Query is not clear. Although the Policy Certificates are to be issued in the name of "M/s Noida Metro Rail Corporation Limited".																																																							
11. Is this an attachment-based policy or Voluntary? If Voluntary, kindly specify the penetration percentage.	The Query is not clear.																																																							
12. Who is the expiring Insurer?	M/s United India Insurance Company Limited is the expiring insurer.																																																							
13. Kindly help us with below expiring details for last 3 years: All required details mentioned below:	<table border="1"> <thead> <tr> <th>Sr.No.</th> <th>Particulars</th> <th>2023-24</th> <th>2024-25</th> <th>2025-26</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Inception Pre-tax Premium at the start of the policy</td> <td></td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td>Pre-tax Premium at the end of the policy</td> <td></td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td>Inception lives at the start of the policy</td> <td></td> <td></td> <td></td> </tr> <tr> <td>d.</td> <td>End lives at the end of the policy</td> <td></td> <td></td> <td></td> </tr> <tr> <td>e.</td> <td>Total claim amount paid</td> <td></td> <td></td> <td></td> </tr> <tr> <td>f.</td> <td>Count of claims paid</td> <td></td> <td></td> <td></td> </tr> <tr> <td>g.</td> <td>Total amount of outstanding claims</td> <td></td> <td></td> <td></td> </tr> <tr> <td>h.</td> <td>Count of outstanding claims</td> <td></td> <td></td> <td></td> </tr> <tr> <td>i.</td> <td>Total amount of rejected claims</td> <td></td> <td></td> <td></td> </tr> <tr> <td>j.</td> <td>Count of rejected claims</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr.No.	Particulars	2023-24	2024-25	2025-26	a.	Inception Pre-tax Premium at the start of the policy				b.	Pre-tax Premium at the end of the policy				c.	Inception lives at the start of the policy				d.	End lives at the end of the policy				e.	Total claim amount paid				f.	Count of claims paid				g.	Total amount of outstanding claims				h.	Count of outstanding claims				i.	Total amount of rejected claims				j.	Count of rejected claims			
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Sr.No.	Particulars	2023-24	2024-25	2025-26
a.	Inception Pre-tax Premium at the start of the policy	We can't share Premium	We can't share Premium	We can't share Premium
b.	Pre-tax Premium at the end of the policy	We can't share Premium	We can't share Premium	We can't share Premium
c.	Inception lives at the start of the policy	-	-	Please refer to the RFP (Tender Document) page No. 34
d.	End lives at the end of the policy	-	-	Please refer to the RFP (Tender Document) page No. 34
e.	Total claim amount paid	NIL	NIL	NIL
f.	Count of claims paid	-	-	-



	g.	Total amount of outstanding claims	NIL	NIL	NIL
	h.	Count of outstanding claims	-	-	-
	i.	Total amount of rejected claims	NA	NA	NA
	j.	Count of rejected claims	-	-	-

Abupma
GM/Finance

Date: - 22.01.2026

Place: - NOIDA



IndusInd General Insurance Company Limited

Participant Query						Clarification by NMRC					
<p>1. For Policies of Fire, Burglary, Money, SCP & Terrorism, kindly share details in below format for purpose of premium discounting only as outstanding claim details given on Pg 59, Annexure-XII will not suffice:</p>											
Year	Premium Ex GST	Claims (No.)	Claimed (INR)	Settled (INR)	Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)						
2025-26											
2024-25											
2023-24											
2022-23											
2021-22											
<p>2. For Policies of Passenger Accident, Public Liability and CGL, kindly share details in below format for further risk evaluations:</p>											
Year	Total Lives (No.) at inception	Total Sum Insured (INR)	Premium Ex GST	Accidental Death / Permanent Disability			Accidental Death / Permanent Disability				
				Claims (No.)	Claimed (INR)	Settled (INR)	Claims (No.)	Claimed (INR)	Settled (INR)		
2025-26											
2024-25											
2023-24											
2022-23											
2021-22											

Year	Premium Ex-GST	Claims (No.)	Claimed (INR)	Settled (INR)	Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)
2025-26	We can't share Premium	NIL claim	NA	NA	NA
2024-25	We can't share Premium	1	INR 0.30 Lacs	-	This claim falls under the Burglary Policy (Theft of viaduct cables from metro premises)
2023-24	We can't share Premium	NIL Claims	-	-	The claims were closed by the insurer. Corrigendum in this respect is issued.
2022-23	We can't share Premium	NIL claim	NA	NA	NA
2021-22	We can't share Premium	NIL claim	NA	NA	NA

Year	Total Lives (No.) at inception	Total Sum Insured (INR)	Premium Ex GST	Accidental Death / Permanent Disability			Accidental Injury		
				Claims (No.)	Claimed (INR)	Settled (INR)	Claims (No.)	Claimed (INR)	Settled (INR)
2025-26	Please refer to the RFP (Tender Document) page No. 34		We can't share Premium	NIL Claim	NA	NA	NIL Claim	NA	NA
2024-25	-		We can't share Premium	NIL Claim	NA	NA	NIL Claim	NA	NA
2023-24	-		We can't share Premium	NIL Claim	NA	NA	NIL Claim	NA	NA
2022-23	-		We can't share Premium	NIL Claim	NA	NA	NIL Claim	NA	NA

Ansopma

			Premium												
2021-22	-		We can't share Premium	NIL Claim	NA	NA	NIL Claim	NA	NA						
3. In Fire Policy, please share location wise Sum Insured (SI) bifurcation of INR 1039.41 Crs in below format:						It is to clarify that there is no location wise sum insured under the policy and the major sum insured exposure is on Depot and Metro Stations.									
<table border="1"> <thead> <tr> <th>Location Address</th><th>Pincode</th><th>Occupancy (Metro Station / Office / Residential / Stores)</th><th>Building Sum Insured (INR)</th><th>Contents Sum Insured (INR)</th><th>Total Sum Insured (INR)</th></tr> </thead> </table>						Location Address	Pincode	Occupancy (Metro Station / Office / Residential / Stores)	Building Sum Insured (INR)	Contents Sum Insured (INR)	Total Sum Insured (INR)				
Location Address	Pincode	Occupancy (Metro Station / Office / Residential / Stores)	Building Sum Insured (INR)	Contents Sum Insured (INR)	Total Sum Insured (INR)										
4. Please confirm if any premises is having Sum Insured less than INR 50 Crs. If yes, then please confirm location SI for same. This will be help in premium discounting.						Please refer to the clarification at point no.03 above.									
5. Pg 48: We understand that Total Money Sum Insured (SI) is to be considered as INR 45 Lakhs. If not then kindly confirm Total Annual Sum Insured for Money Policy as same is mandatory for policy issuance.						Total annual Sum Insured under Money Insurance Policy is INR 45 Lakhs.									
6. For Passenger Accident AOA:AOY is mentioned as INR 40:50 Laksh on Pg 34 whereas AOA:AOY is mentioned as INR 1 Cr 40 Lakhs : 50 Lakhs on Pg 51. Kindly confirm which one is to be considered.						For Passenger Accident AOA:AOY is ₹50 Lakhs:₹1 crore and Sum Insured is ₹1 crore. Corrigendum in this respect is issued.									
7. Please share List of products and premises to be covered under CGL policy.						Please refer to RFP (Tender document) page no.36 under "Premises to be covered".									

Arupma
GM/Finance

Date: - 22.01.2026

Place: - NOIDA



National Insurance Company Limited	
Participant Query	Clarification by NMRC
Under SFSP: - 1. Please provide Location or Station wise Sum Insured/Values	It is to clarify that there is no location wise sum insured under the policy and the major sum insured exposure is on Depot and Metro Stations.
Under Commercial General Liability Insurance Policy: - 2. Generally, as per treaty condition coverages are as Claims Made & Reported (Right to Defend) instead of Claims Made & Reported (Duty to Defend), so please relook into the same and reconfirm. 3. Jurisdiction – Generally, as per treaty condition it is Worldwide excluding USA/Canada (including USA/Canada will be costlier please provide the basis to include USA/Canada) 4. No exclusion for sexual abuse and molestation - Can not be covered or specify the requirement whether it pertains to Employee or anyone within the premises of NMRC how it will be established NMRC liability. 5. Please provide a sub-limit other where the limits are not mentioned it will be treated 10% of policy limit or standard whichever is less.	<ul style="list-style-type: none"> Most insurers are offering Duty to Defend policy form now. It is suggested that you may proceed with "Duty to Defend" and no deviation will be accepted. Most insurers are offering jurisdiction as worldwide excluding USA/ Canada. This is recommended as foreign passengers also travel through metro. It is suggested to proceed as per RFP. No deviation will be accepted. The cover for "sexual abuse and molestation" is deleted, and corrigendum in this respect is issued. wherever sub limits are not mentioned covers are expected to be provided for Full Policy Limits. If not, insurer can extend best possible sub limits as per them accordingly technical evaluation will be done
Under Theft & Burglary Policy: - 6. Security Arrangements. 7. Post Loss Measures.	The CCTV systems are available on major locations, and the number of LED search lights has increased along with regular patrolling of the on-board security agency.
Under Passenger Accident Insurance policy and public liability insurance policy (a)Passenger Accident Insurance Policy 8. Mosquito Bite and Suicide shall be out of the insurance purview (b)Public Liability Insurance Policy 9. Generally, as per treaty condition coverages are as Claims Made & Reported (Right to Defend) instead of Claims Made & Reported (Duty to Defend), so please relook into the same and	<ul style="list-style-type: none"> We agree, Mosquito Bite and Suicide shall be out of the insurance purview. Most insurers are offering Duty to Defend policy form now. It is suggested that you may proceed with "Duty to Defend" and no deviation will be accepted.

Shrappa

<p>reconfirm.</p> <p>10. Jurisdiction – Generally, as per treaty condition it is Worldwide excluding USA/Canada (including USA/Canada will be costlier please provide the basis to include USA/Canada).</p>	<ul style="list-style-type: none"> Most insurers are offering jurisdiction as worldwide excluding USA/ Canada. This is recommended as foreign passengers may also travel through metro. It is suggested to proceed as per RFP. No deviation will be accepted.
<p>Under Rolling Stock – SCP</p> <p>11. Please describe perils to be covered.</p>	<p>Please refer to the RFP (Tender Document) at Page no. 40.</p>
<p>Under Money Insurance for individual stations of Noida Metro: -</p> <p>12. Please provide the following: -</p> <ul style="list-style-type: none"> Total amount of money in transit annually and per day. Cash in Safe amount – Maximum at a time 	<ul style="list-style-type: none"> Please refer to the RFP (Tender Document) at Page no. 33. Cash in safe amount is ₹45 Lakh.
<p>General Queries: -</p> <p>13. Retrospective date: Shall be as per the Expiring policies provided 'if no break in cover and no enhancement in Sum Insured/Limit of Liability from the existing limits'.</p> <p>14. Where limit is not mentioned then the limit shall be treated as: 10% of Sum Insured or 5 Cr or standard whichever is lower.</p> <p>15. Please re-confirm that there is no claim in all policies except the Burglary/Theft which is mentioned in the tender.</p>	<ul style="list-style-type: none"> Agreed, however the details provided in the RFP will prevail. Limits Should be as mentioned in the RFP (Tender document). Yes, we confirm there is no claim except Burglary/theft.

Amritpal
GM/Finance

Date: - 22.01.2026

Place: - NOIDA



HDFC Ergo General Insurance Company Limited

Participant Query	Clarification by NMRC																								
1. Last three years premium vs claims details for all the LOBs	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Year</th><th style="text-align: center;">Premium Ex-GST</th><th style="text-align: center;">Claims (No.)</th><th style="text-align: center;">Claimed (INR)</th><th style="text-align: center;">Settled (INR)</th><th style="text-align: center;">Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)</th></tr> </thead> <tbody> <tr> <td style="text-align: center;">2025-26</td><td>We can't share Premium</td><td style="text-align: center;">NIL claim</td><td style="text-align: center;">NA</td><td style="text-align: center;">NA</td><td style="text-align: center;">NA</td></tr> <tr> <td style="text-align: center;">2024-25</td><td>We can't share Premium</td><td style="text-align: center;">1</td><td style="text-align: center;">INR 0.30 Lacs</td><td style="text-align: center;">-</td><td>This claim falls under the Burglary Policy (Theft of viaduct cables from metro premises)</td></tr> <tr> <td style="text-align: center;">2023-24</td><td>We can't share Premium</td><td style="text-align: center;">NIL Claims</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td>The claims were closed by the insurer. Corrigendum in this respect is issued.</td></tr> </tbody> </table>	Year	Premium Ex-GST	Claims (No.)	Claimed (INR)	Settled (INR)	Nature of claim (Fire/Burglary/Flood/Storm/Other-Pls mention)	2025-26	We can't share Premium	NIL claim	NA	NA	NA	2024-25	We can't share Premium	1	INR 0.30 Lacs	-	This claim falls under the Burglary Policy (Theft of viaduct cables from metro premises)	2023-24	We can't share Premium	NIL Claims	-	-	The claims were closed by the insurer. Corrigendum in this respect is issued.
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2023-24	We can't share Premium	NIL Claims	-	-	The claims were closed by the insurer. Corrigendum in this respect is issued.																				
2. Any changes from the expiring tender, if yes please share the same.	This year we have asked for 2 options in SCP policy for quotation, however the same has been deleted, please refer to the corrigendum issued in this respect.																								
3. For GPA policy please share Number of lives, premium and claims for the last 3 years, please also include the status of claims (Paid, Outstanding, Closed, Rejected, etc.)	Please refer to the RFP (Tender Document) page No. 34, there are no claims in last three year policy.																								

Date: - 22-01-2026

Place: - NOIDA

Chirpma
GM/Finance

