



सत्यमेव जयते

लद्दाख के केंद्र शासित प्रदेश का प्रशासन  
पर्यटन निदेशालय लद्दाख  
मुख्यालय कारगिल

THE ADMINISTRATION OF UNION TERRITORY OF LADAKH  
DIRECTORATE OF TOURISM  
H/Q KARGIL

ई-मेल / email: [directortourism Ladakh@gmail.com](mailto:directortourism Ladakh@gmail.com)

The Technical Director  
NIC  
UT Ladakh.

No: - DTL/Accts/F-142/General/2024/ **2502-06**

Dated: **27/11/2024**

**Subject: Invitation to curate customized travel insurance for tourists visiting Ladakh, expression of interest thereof.**

Sir,

The Department of Tourism, Union Territory of Ladakh, is seeking expression of interest from reputable insurance companies to develop and offer a customized travel insurance package tailored to the unique needs of tourists visiting the Union Territory of Ladakh.

In this connection, the undersigned is directed to request you to publish the expression of Interest on the NIC Ladakh website for wide publicity.

Encl: (EOI)

Yours faithfully.

(Shabir Ahmad)

Accounts Officer,  
Directorate of Tourism,  
UT Ladakh.

Copy to the:

1. Assistant Director Tourism, Leh & Kargil for information.
2. OSD/Under Secretary to Secretary Tourism and Culture UT Ladakh for information of the Secretary.
3. Social Media in charge for information and dissemination of the EOI through all social media platform.
4. Office file.



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### Expression of Interest (EOI)

**Subject: Invitation to curate customized travel insurance for tourists visiting Ladakh**

The Department of Tourism, Union Territory of Ladakh, is seeking expression of interest from reputable insurance companies to develop and offer a customized travel insurance package tailored to the unique needs of tourists visiting the Union Territory of Ladakh. This initiative aims to enhance the safety and security of travellers while fostering a more resilient and tourist-friendly environment.

#### Scope of Work:

The Department of Tourism, Union Territory of Ladakh is interested in understanding from insurance companies, the nuances of curating a comprehensive travel insurance policy which includes, but is not limited to, the following key components:

1. **Mandatory Air Evacuation:** Given Ladakh's remote location and high altitude, the policy must include coverage for air evacuation in medical emergencies. This is a critical requirement to ensure the well-being of tourists who may suffer from altitude sickness or other health issues that necessitate prompt medical attention.
2. **Medical Expenses:** Comprehensive coverage for medical expenses incurred due to illness or injury during the stay in Ladakh, including hospitalization, outpatient treatment, and medication costs.
3. **Trip Cancellation and Interruption:** Protection against financial losses due to unforeseen trip cancellations or interruptions caused by valid reasons such as natural disasters, personal emergencies, or travel advisories.
4. **Baggage and Personal Effects:** Coverage for loss, theft, or damage to personal belongings, including luggage and travel documents.
5. **24/7 Assistance Services:** Provision of round-the-clock support services to assist tourists with emergency medical assistance, travel information, and coordination with local authorities if necessary.
6. **Additional Benefits:** The Department encourages proposers to include other innovative benefits and support services that can enhance the travel experience and safety of tourists in Ladakh.

Some general queries addressed below:

1. **How many lives shall be covered under this insurance plan?** - This will be applicable for each tourist visiting Ladakh (by land or air), just like a travel insurance while travelling abroad, but specific to Ladakh. Mandatory requirement is to have air evacuation in this travel insurance plan.
2. **Policy period?** - The duration of the itinerary, which may vary from 1-n number of days.
3. **Who will pay the premium?** - The tourist.
4. **Tentative age of the insured?** - Applicable for all age group of tourists coming to Ladakh.
5. **Do we need complete health/ travel insurance?** - Yes, mandatory requirement is to have air evacuation in this travel insurance plan, apart from all other usual benefits

**Virtual Meeting:**

A virtual meeting is scheduled on 2 December 2024, 11:00 AM with interested insurance companies to discuss the opportunity and address the potential concerns, gaps and challenges in curating a comprehensive travel insurance policy for tourists visiting the Union Territory of Ladakh.

**Virtual Meeting Link:**

EOI - Invitation to curate customized travel insurance for tourists visiting Ladakh

Video call link: <https://meet.google.com/mgs-mfkf-ttt>

**Submission Guidelines:**

Interested insurance companies are requested to submit their expression of interest, which should include:

1. A brief overview of the company and its experience in providing travel insurance services.
2. A preliminary proposal outlining the proposed coverage, benefits, and support services.
3. Evidence of the company's financial stability and ability to underwrite the proposed insurance policy.
4. Details of the company's claims processing mechanism and customer service infrastructure.
5. Any additional information that demonstrates the company's capability to meet the unique requirements of tourists visiting Ladakh.

**Submission Deadline:**

Expression of interest must be submitted by 9 December 2024, no later than 11:00 AM to the following email ID: [directortourism Ladakh@gmail.com](mailto:directortourism Ladakh@gmail.com)

**Terms & Conditions:**

1. "EOI" means this Expression of Interest and "Respondent" means the entity submitting a response to this EOI. These terms & conditions shall be interpreted in accordance with the laws of the Administration of Union Territory of Ladakh.
2. Respondents must submit their responses with the required documents listed in the EOI. Responses must be received no later than the specified deadline.
3. The Respondent retains ownership of all intellectual property rights in their response and the Client reserves the right to use information provided in the response.
4. The Client shall not be liable for any costs incurred by the Respondent towards responding to the EOI.
5. The Client reserves the right to amend these terms & conditions without prior notice or cancel this EOI at any time.
6. By submitting a response, the Respondent acknowledges acceptance of these Terms & conditions.

Issuing Authority:

**Directorate of Tourism**

**Union Territory of Ladakh**

Email: [directortourism Ladakh@gmail.com](mailto:directortourism Ladakh@gmail.com)

Date: 27<sup>th</sup> November, 2024

