

This is a published notice on the Find a Tender service: <https://www.find-tender.service.gov.uk/Notice/001714-2026>

Tender

Provision of Insurance and Related Services to Two Rivers Housing

Two Rivers Housing

UK4: Tender notice - Procurement Act 2023 - [view information about notice types](#)

Notice identifier: 2026/S 000-001714

Procurement identifier (OCID): ocids-h6vhtk-05d06c

Published 9 January 2026, 10:05am

Changes to notice

This notice has been edited. The [previous version](#) is still available.

Values in Lot 1 and Lot 6 (and as such the total value) have been updated as they were mistakenly entered for 1 year rather than the full possible 5 years of contract

Scope

Description

The programme will require Insurance and related services for risks that may include but not be limited to: property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works, group personal accident, professional indemnity, fidelity guarantee/crime and employment practices liability. This list is to be decided at the sole discretion of Two Rivers Housing Association.

To view this notice, please click here:

<https://www.delta-esourcing.com/delta/viewNotice.html?noticeId=1005226478>

Total value (estimated)

- £4,936,875 including VAT

Above the relevant threshold

Main procurement category

Services

Contract locations

- UK - United Kingdom

Lot constraints

Maximum number of lots a supplier can be awarded: 6

Description of how multiple lots may be awarded:

The contracting authority reserves the right to award contracts combining the following lots, aspects of lots, or groups of lots: Lots 1-7 will be individually evaluated and multiple awards or non-awards may result. Where the respondee is an insurance Broker, it may choose to place the insurance(s) required within each Lot with different insurers at it's discretion, but full details of the risk carrier(s) will be required

Not the same for all lots

CPV classifications and contract dates are shown in Lot sections, because they are not the same for all lots.

Lot 1. Insurance and related services for Property, legal liability and other general (non-life) insurable risks, as required by Two Rivers Housing

Description

A programme of General (non-life) insurance and related services for Two Rivers Housing. The programme will require Insurance and related services for risks that may include but not be limited to:

property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works, group personal accident, professional indemnity, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Two Rivers Housing.

Lot value (estimated)

- £4,179,875 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029

- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 contract

CPV classifications

- 66510000 - Insurance services
- 66515200 - Property insurance services
- 66516400 - General liability insurance services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 2. Insurance and related services associated with Motor for Two Rivers Housing

Description

Insurance and related services associated with Motor Fleet for Two Rivers Housing. Bidders will be expected to provide cover of items such as but not limited to Motor Legal Expenses, Uninsured Loss Recovery, and OBU Extension.

Lot value (estimated)

- £550,000 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029
- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Contract

CPV classifications

- 66510000 - Insurance services
- 66514110 - Motor vehicle insurance services
- 66516100 - Motor vehicle liability insurance services
- 66517300 - Risk management insurance services
- 66518000 - Insurance brokerage and agency services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 3. Insurance and related services associated with Cyber for Two Rivers Housing

Description

Insurance and related services associated with Cyber for Two Rivers Housing. Bidders will be expected to provide a robust policy that addresses Two Rivers Housing's needs.

Lot value (estimated)

- £67,000 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029
- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Contract

CPV classifications

- 66000000 - Financial and insurance services
- 66510000 - Insurance services
- 66516000 - Liability insurance services
- 66517300 - Risk management insurance services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 4. Insurance and related services associated with Terrorism (Pool Re) for Two Rivers Housing

Description

Insurance and related services associated with Terrorism (Pool Re) for Two Rivers Housing. Bidders will be expected to provide options affiliated with the government-backed Pool Re programme.

Lot value (estimated)

- £55,000 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029
- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Contract

CPV classifications

- 66510000 - Insurance services
- 66515000 - Damage or loss insurance services
- 66515100 - Fire insurance services
- 66515200 - Property insurance services

- 66517300 - Risk management insurance services
- 66518000 - Insurance brokerage and agency services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 5. Insurance and related services associated with Terrorism and/or Political Violence (Non-Pool Re) for Two Rivers Housing

Description

Insurance and related services associated with Terrorism and/or Political Violence (Non-Pool Re) for Two Rivers Housing. Bidders will be expected to provide options not affiliated with the government-backed Pool Re programme.

Lot value (estimated)

- £55,000 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029
- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Contract

CPV classifications

- 66515000 - Damage or loss insurance services
- 66515100 - Fire insurance services
- 66515200 - Property insurance services
- 66517300 - Risk management insurance services
- 66518000 - Insurance brokerage and agency services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 6. Insurance and related services associated with Directors and Officers' Liability for Two Rivers Housing

Description

Insurance and related services associated with Directors and Officers' Liability for Two Rivers Housing. Bidders will be expected provide a programme that robustly addresses the particular needs of Two Rivers Housing.

Lot value (estimated)

- £30,000 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029

- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Extension

CPV classifications

- 66000000 - Financial and insurance services
- 66510000 - Insurance services
- 66516500 - Professional liability insurance services
- 66517300 - Risk management insurance services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Lot 7. Insurance and related services associated with Alternative Risk Financing to Two Rivers Housing

Description

Insurance and related services associated with Alternative Risk Financing for Two Rivers Housing. Bidders will be asked to provide innovative solutions to the Contracting Authority as & where they identify the need.

Lot value (estimated)

- £0 including VAT

Contract dates (estimated)

- 1 October 2026 to 30 September 2029
- Possible extension to 30 September 2031
- 5 years

Description of possible extension:

Standard 3+2 Extension

CPV classifications

- 66510000 - Insurance services
- 66513100 - Legal expenses insurance services
- 66513200 - Contractor's all-risk insurance services
- 66515000 - Damage or loss insurance services
- 66515200 - Property insurance services
- 66516000 - Liability insurance services
- 66516400 - General liability insurance services
- 66516500 - Professional liability insurance services
- 66518000 - Insurance brokerage and agency services

Same for all lots

Contract locations are shown in the Scope section, because they are the same for all lots.

Participation

Particular suitability

Lot 1. Insurance and related services for Property, legal liability and other general (non-life) insurable risks, as required by Two Rivers Housing

Lot 2. Insurance and related services associated with Motor for Two Rivers Housing

Lot 3. Insurance and related services associated with Cyber for Two Rivers Housing

Lot 4. Insurance and related services associated with Terrorism (Pool Re) for Two Rivers Housing

Lot 5. Insurance and related services associated with Terrorism and/or Political Violence (Non-Pool Re) for Two Rivers Housing

Lot 6. Insurance and related services associated with Directors and Officers' Liability for Two Rivers Housing

Lot 7. Insurance and related services associated with Alternative Risk Financing to Two Rivers Housing

- Small and medium-sized enterprises (SME)
- Voluntary, community and social enterprises (VCSE)

Submission

Enquiry deadline

9 February 2026, 12:00am

Submission type

Tenders

Deadline for requests to participate

9 February 2026, 12:00am

Submission address and any special instructions

<https://www.delta-esourcing.com/respond/5S4YD9CJ9R>

Tenders may be submitted electronically

Yes

Languages that may be used for submission

English

Award decision date (estimated)

15 July 2026

Award criteria

Name	Type	Weighting
Criterion 1	Quality	60%
Criterion 2	Cost	40%

Other information

Conflicts assessment prepared/revised

Yes

Procedure

Procedure type

Competitive flexible procedure

Competitive flexible procedure description

The procedure will consist a multi stage procurement, covering a conditions of participation stage and three stages contained within the tendering period, allowing for shortlisting of suppliers at each round. The high level weightings apportioned to this procurement are lot-specific.

Contracting authority

Two Rivers Housing

- Public Procurement Organisation Number: PYMZ-8576-DHBJ

Cleeve Mill Ln, Black Eagle Close

Newent

GL18 1DS

United Kingdom

Contact name: Jenny Aley

Telephone: 07841632935

Email: jenny.aley@gibbslaidler.co.uk

Region: UKK13 - Gloucestershire

Organisation type: Public authority - sub-central government

Other organisation

These organisations are carrying out the procurement, or part of it, on behalf of the contracting authorities.

Gibbs Laidler Consulting LLP

Summary of their role in this procurement: Working on behalf of the contracting authority

- Public Procurement Organisation Number: PGJB-3773-RCMH

The Courtyard, Salters Heath Business Centre, Cold Harbour Road

Sevenoaks

TN13 2BL

United Kingdom

Contact name: Jenny Aley

Telephone: 07841632935

Email: procurement@gibbslaidler.co.uk

Region: UKJ46 - West Kent

Contact organisation

Contact Two Rivers Housing for any enquiries.