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Tender

## **Provision of Insurance and Related Services to Caredig Limited**

Caredig Ltd

F02: Contract notice

Notice identifier: 2025/S 000-006533

Procurement identifier (OCID): ocds-h6vhtk-04e5df

Published 21 February 2025, 9:29am

### **Section I: Contracting authority**

#### **I.1) Name and addresses**

Caredig Ltd

43 Walter Road

Swansea

SA1 5PN

#### **Email**

[nathan.hoskins@gibbslaidler.co.uk](mailto:nathan.hoskins@gibbslaidler.co.uk)

#### **Country**

United Kingdom

#### **NUTS code**

UKL18 - Swansea

#### **Internet address(es)**

Main address

<http://www.caredig.co.uk>

Buyer's address

[https://www.sell2wales.gov.wales/search/Search\\_AuthProfile.aspx?ID=AA0532](https://www.sell2wales.gov.wales/search/Search_AuthProfile.aspx?ID=AA0532)

### **I.3) Communication**

The procurement documents are available for unrestricted and full direct access, free of charge, at

<https://www.sell2wales.gov.wales>

Additional information can be obtained from the above-mentioned address

Tenders or requests to participate must be submitted electronically via

<https://www.sell2wales.gov.wales>

### **I.4) Type of the contracting authority**

Body governed by public law

### **I.5) Main activity**

Housing and community amenities

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## **Section II: Object**

### **II.1) Scope of the procurement**

#### **II.1.1) Title**

Provision of Insurance and Related Services to Caredig Limited

#### **II.1.2) Main CPV code**

- 66510000 - Insurance services

#### **II.1.3) Type of contract**

Services

#### **II.1.4) Short description**

Insurance and related services for Property, legal liability and other general (non-life) insurable risks, as required by Caredig Limited

#### **II.1.5) Estimated total value**

Value excluding VAT: £1,750,000

#### **II.1.6) Information about lots**

This contract is divided into lots: Yes

Tenders may be submitted for all lots

Maximum number of lots that may be awarded to one tenderer: 5

### **II.2) Description**

#### **II.2.1) Title**

Insurance and related services for Motor vehicle risks (possibly including Motor Legal Expenses and Occasional Business Use)

Lot No

2

#### **II.2.2) Additional CPV code(s)**

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

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Insurance and related services for motor vehicle risks (possibly including Motor legal expenses and Occasional business use extensions).

### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Insurance and related services associated with items of Engineering plant and a programme of Engineering inspections

Lot No

3

### **II.2.2) Additional CPV code(s)**

- 71632200 - Non-destructive testing services
- 71631000 - Technical inspection services
- 71631100 - Machinery-inspection services
- 66519200 - Engineering insurance services
- 66518300 - Insurance claims adjustment services
- 66517300 - Risk management insurance services
- 66510000 - Insurance services
- 66000000 - Financial and insurance services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Engineering Insurance and an associated programme of inspections for statutory and other items of engineering plant and equipment. The Contracting Authority may require that LOLER Certification is planned 5 monthly, which will allow the Association one month to re-book appointments where access has not been gained. In addition, the Contracting Authority requires that the delivery of LOLER visits is done in line with its 'No access process', this includes evidenced appointments and records of any appointment failures.

### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Insurance and related services associated with Terrorism Risks (Pool Re Basis) for Caredig Limited

Lot No

4

### **II.2.2) Additional CPV code(s)**

- 66000000 - Financial and insurance services
- 66510000 - Insurance services
- 66517300 - Risk management insurance services
- 66516000 - Liability insurance services
- 66518000 - Insurance brokerage and agency services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Insurance and related services associated with Terrorism Risks (Pool Re Basis) for Caredig Limited

### **II.2.5) Award criteria**



Price is not the only award criterion and all criteria are stated only in the procurement documents

#### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Insurance and related services associated with Terrorism (Non Pool Re Basis) Risks for Caredig Limited

Lot No

5

### **II.2.2) Additional CPV code(s)**

- 66510000 - Insurance services
- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services
- 66516000 - Liability insurance services
- 66516500 - Professional liability insurance services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

#### **II.2.4) Description of the procurement**

Insurance and related services associated with Terrorism (Non Pool Re Basis) Risks for Caredig Limited

#### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

#### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be

rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

### **II.2) Description**

#### **II.2.1) Title**

Insurance and related services associated with Crime / Fidelity Guarantee risks for Caredig Limited

Lot No

6

#### **II.2.2) Additional CPV code(s)**

- 66510000 - Insurance services
- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services
- 66516000 - Liability insurance services

- 66516500 - Professional liability insurance services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Insurance and related services associated with Crime / Fidelity Guarantee risks for Caredig Limited

### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

### **II.2) Description**

#### **II.2.1) Title**

Insurance and related services associated with Alternative Risk Finance

Lot No

7

#### **II.2.2) Additional CPV code(s)**

- 66510000 - Insurance services

- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services
- 66516000 - Liability insurance services
- 66516500 - Professional liability insurance services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Insurance and related services associated with Alternative Risk Finance

### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

### **II.2) Description**

#### **II.2.1) Title**

Insurance and related services for Property, legal liability and other general (non-life) insurable risks, as required by Caredig Limited

Lot No



1

**II.2.2) Additional CPV code(s)**

- 66518300 - Insurance claims adjustment services
- 66518000 - Insurance brokerage and agency services
- 66517300 - Risk management insurance services
- 66516500 - Professional liability insurance services
- 66516400 - General liability insurance services
- 66516000 - Liability insurance services
- 66515411 - Pecuniary loss insurance services
- 66515410 - Financial loss insurance services
- 66515200 - Property insurance services
- 66515100 - Fire insurance services
- 66515000 - Damage or loss insurance services
- 66513200 - Contractor's all-risk insurance services
- 66513100 - Legal expenses insurance services
- 66510000 - Insurance services

**II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

**II.2.4) Description of the procurement**

A programme of General (non-life) insurance and related services for Caredig Limited. 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, and employment practices liability. This list is to be decided at the sole discretion of Caredig Limited.

This Lot excludes: Motor (See Lot 2), Engineering (See Lot 3), Terrorism Pool-Re (See

Lot 4), Terrorism Non Pool-Re (See Lot 5), Crime (See Lot 6), Alternative Risk Finance (See Lot 7)

### **II.2.5) Award criteria**

Price is not the only award criterion and all criteria are stated only in the procurement documents

### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 October 2025

End date

30 September 2028

This contract is subject to renewal

Yes

Description of renewals

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

### **II.2.9) Information about the limits on the number of candidates to be invited**

Envisaged minimum number: 3

Maximum number: 7

Objective criteria for choosing the limited number of candidates:

This will be a two stage process, including a SQ (Selection Questionnaire) stage. Bidders failing to meet certain required minimum standards at selection (SQ) stage will be rejected. Bidders meeting the required standards for each Lot at SQ stage will be ranked according to the highest score achieved for the specific Lot and maybe rejected in reverse

order to achieve our maximum number of operators for each Lot of the ITT stage. Selection Criteria for the SQ stage are summarised in this Contract Notice but will be more fully stated in the SQ documentation.

#### **II.2.10) Information about variants**

Variants will be accepted: No

#### **II.2.11) Information about options**

Options: Yes

Description of options

Caredig Limited will consider entering into Long term agreements with the bidder and/or the risk carriers proposed by the bidder, for 3 years (or 3 periods of insurance), with the option to extend the award period by up to 2 further years (or 2 periods of insurance), subject to satisfactory service, performance and cost.

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

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## **Section III. Legal, economic, financial and technical information**

### **III.1) Conditions for participation**

#### **III.1.1) Suitability to pursue the professional activity, including requirements relating to enrolment on professional or trade registers**

List and brief description of conditions

Potential suppliers will be required to provide an overview of relevant services provided to property owners, property developers, public sector organisations, social landlords or other similar organisations over the past 5 years, plus details of three clients currently receiving similar services. Potential suppliers will be asked to evidence permissions by the FCA, PRA or other appropriate regulatory authority indicating the types of insurance/service the bidder is authorised to arrange or provide.

#### **III.1.2) Economic and financial standing**

List and brief description of selection criteria

The tender documents will require providers to produce financial information in relation to the type of services offered, including but not limited to 3 years reports and accounts.

Minimum level(s) of standards possibly required

The financial ability to deliver the programme, including Insurers with a minimum rating of 'BBB' from standard and poor, 'B++' from A M best, or an equivalent rating by an independent and reputable credit rating agency and approved by the bidder's market security committee. In the case of any rating less than A-, the contracting authority will evaluate and accept the nominated insurer(s) at its sole discretion, subject to disclosure and acceptance prior to the ITT bid deadline of the bidder's market security committee's latest report, including written recommendation from the bidder's market security committee.

#### **III.1.3) Technical and professional ability**

List and brief description of selection criteria

The tender documents will require providers to detail their relevant professional experience, resource, skills, qualifications and quality control practices.

Minimum level(s) of standards possibly required

As per tender documents

### **III.2) Conditions related to the contract**

### **III.2.1) Information about a particular profession**

Execution of the service is reserved to a particular profession

Reference to the relevant law, regulation or administrative provision

For Insurance services, Insurers authorised under the Financial services and Markets Act 2000, Insurance Companies Act 1982 (and any other statutory modifications there of) and regulated by the Prudential regulation authority, UK Financial conduct authority, or equivalent in another member state of the European economic area. Insurance brokers registered with and regulated by the Financial conduct authority.

### **III.2.2) Contract performance conditions**

As per tender documents

### **III.2.3) Information about staff responsible for the performance of the contract**

Obligation to indicate the names and professional qualifications of the staff assigned to performing the contract

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## **Section IV. Procedure**

### **IV.1) Description**

#### **IV.1.1) Type of procedure**

Competitive procedure with negotiation

#### **IV.1.5) Information about negotiation**

The contracting authority reserves the right to award the contract on the basis of the initial tenders without conducting negotiations

#### **IV.1.8) Information about the Government Procurement Agreement (GPA)**

The procurement is covered by the Government Procurement Agreement: No

### **IV.2) Administrative information**

#### **IV.2.2) Time limit for receipt of tenders or requests to participate**

Date

11 April 2025

Local time

12:00pm

#### **IV.2.3) Estimated date of dispatch of invitations to tender or to participate to selected candidates**

18 April 2025

#### **IV.2.4) Languages in which tenders or requests to participate may be submitted**

English

#### **IV.2.6) Minimum time frame during which the tenderer must maintain the tender**

Tender must be valid until: 30 September 2025

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## **Section VI. Complementary information**

### **VI.1) Information about recurrence**

This is a recurrent procurement: Yes

Estimated timing for further notices to be published: Between 3 or 5 years from the date of this Notice

### **VI.2) Information about electronic workflows**

Electronic invoicing will be accepted

Electronic payment will be used

### **VI.3) Additional information**

The contracting authority considers that this contract may be suitable for economic operators that are small or medium enterprises (SMEs). However, any selection of tenderers will be based solely on the criteria set out for the procurement.

Bidders should note that for reasons of confidentiality, full Tender information will be made available only to those bidders that are selected to proceed to the ITT Stage. Sufficient detail is provided within this Notice, the SQ and via the Authority's e-procurement portal to enable the Bidder to decide whether or not to participate in this process.

At the ITT stage, all respondents will be required to detail your proposed insurance wordings and provide details of relevant experience of all account servicing, claims handling and risk management staff.

NOTE: To register your interest in this notice and obtain any additional information please visit the Sell2Wales Web Site at

[https://www.sell2wales.gov.wales/Search/Search\\_Switch.aspx?ID=148357](https://www.sell2wales.gov.wales/Search/Search_Switch.aspx?ID=148357).

The buyer has indicated that it will accept electronic responses to this notice via the Postbox facility. A user guide is available at

[https://www.sell2wales.gov.wales/sitehelp/help\\_guides.aspx](https://www.sell2wales.gov.wales/sitehelp/help_guides.aspx).

Suppliers are advised to allow adequate time for uploading documents and to dispatch the electronic response well in advance of the closing time to avoid any last minute problems.

(WA Ref:148357)

## **VI.4) Procedures for review**

### **VI.4.1) Review body**

High Court

Royal Courts of Justice, The Strand

London

WC2A 2LL

Telephone

+44 2079477501

Country

United Kingdom