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Tender

## **Tenants Home Contents Insurance Scheme 2022-2027**

North Lanarkshire Council

F02: Contract notice

Notice identifier: 2021/S 000-019499

Procurement identifier (OCID): ocds-h6vhtk-02d39a

Published 11 August 2021, 4:35pm

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

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

North Lanarkshire Council

Civic Centre, Windmillhill Street

Motherwell

ML1 1AB

#### **Contact**

Corporate Procurement

#### **Email**

[corporateprocurement@northlan.gov.uk](mailto:corporateprocurement@northlan.gov.uk)

#### **Telephone**

+44 7866989244

#### **Country**

United Kingdom

**NUTS code**

UKM84 - North Lanarkshire

**Internet address(es)**

Main address

<http://www.northlanarkshire.gov.uk>

Buyer's address

[https://www.publiccontractsscotland.gov.uk/search/Search\\_AuthProfile.aspx?ID=AA00010](https://www.publiccontractsscotland.gov.uk/search/Search_AuthProfile.aspx?ID=AA00010)

**I.3) Communication**

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

<https://www.publictendersscotland.publiccontractsscotland.gov.uk>

Additional information can be obtained from the above-mentioned address

Tenders or requests to participate must be submitted electronically via

<https://www.publictendersscotland.publiccontractsscotland.gov.uk>

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

Regional or local authority

**I.5) Main activity**

General public services

## **Section II: Object**

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

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

Tenants Home Contents Insurance Scheme 2022-2027

Reference number

NLC-CPT-21-019

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

- 66510000 - Insurance services

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

Services

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

The Council is seeking to put in place a Contract for Tenants Home Contents Insurance (HCI) which will be available solely for North Lanarkshire Council (NLC) tenants who elect to participate. This Contract is designed to offer basic home contents insurance with an option for additional accidental damage cover.

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

Value excluding VAT: £2,200,000

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

This contract is divided into lots: No

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

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

- 66000000 - Financial and insurance services

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

NUTS codes

- UKM84 - North Lanarkshire

Main site or place of performance

North Lanarkshire geographical area

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

North Lanarkshire Council (the "Council") intend to award a contract to single service provider for the provision of Tenants Home Contents Insurance.

The service provider should be able to offer basic home contents insurance (HCI) with an option for additional accidental damage cover to all North Lanarkshire tenants. The HCI scheme was introduced to give NLC's tenants access to Home Contents Insurance at rates that individually they would not be able to source

The proposed contract will be for an initial 36 months with the option to extend for up to a further 2, 12 month periods. The maximum term is 5 years.

Further to this overview, a detailed specification is contained within the "Documents for Tenderers" folder, which is accessible (and downloadable) within the PCS-T Tendering System.

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The Contract must be carried out in accordance with the information provided within this Contract Notice and the Invitation to Tender documents (ITT) which will be published within the PCS-T Tendering System.

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Tenderers must respond to a series of Selection Questions within the PCS-T Qualification Envelope;

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Tenderers must download and complete a range of Award Questions and Statements located within the PCS-T Technical Envelope;

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Tenderers must download and complete a Pricing Schedule located within the PCS-T Commercial Envelope.

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

Quality criterion - Name: OVERALL QUALITY / Weighting: 40%

Price - Weighting: 60%

### **II.2.6) Estimated value**

Value excluding VAT: £2,200,000

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

Duration in months

60

This contract is subject to renewal

Yes

Description of renewals

The Contract will be awarded for a total of 60 months (36 + 12 + 12). Following expiry of the Contract, the Council may elect to re-tender requirements.

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

Variants will be accepted: No

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

Options: No

### **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.2.14) Additional information**

PLEASE BE AWARE OF THE EXCLUSION GROUNDS.

Economic operators may be excluded from this competition if they are in any of the situations referred to in regulation 58 of the Public Contracts (Scotland) Regulations 2015.

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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

Bidders must respond to 4A.2 - Bidders must be registered with the Financial Conduct Authority (FCA) to carry out regulated financial service activities - This will be a mandatory requirement and any Bidder not registered with FCA will be deemed as a FAIL and will be excluded from the procurement process and not considered further.

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

List and brief description of selection criteria

Bidders must respond to 4B.4; 4B.5.1a; 4B.5.1B and 4B.5.2

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4B.4 - The Acid Test (or Quick Ratio) compares a company's most short-term assets to its most short-term liabilities to see if a company has enough cash to pay its immediate liabilities, such as short-term debt. The Acid Test ratio disregards current assets that are difficult to liquidate quickly such as inventory.

Within the Qualification Envelope, the bidder should state their Acid Test ratio score (using the calculation above) for their most recent financial year where fully audited accounts are available.

Bidders who fail to provide a response to this question or fail to achieve an Acid Test ratio score of 1.00 or above within their Tender may be assessed as a FAIL and be excluded from the Procurement.

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4B.5 - Within the Qualification Envelope, bidder's should confirm whether or not they:

-have the required minimum levels of insurance,

-do not have the required minimum levels of insurance but commit to obtaining required levels of insurance if successful

-do not have required minimum levels of insurance and do not commit to obtaining required levels of insurance, or

-are exempt from requiring the minimum levels of insurance required by the Council.

Bidders that do not have required minimum levels of insurance and do not commit to obtaining required levels of insurance may be assessed as a FAIL and be excluded from the Procurement.

Bidders who fail to provide a response to this question within their Tender may be assessed as a FAIL and be excluded from the Procurement.

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Minimum level(s) of standards possibly required

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4B.4 - Bidders will be required to state the value(s) for the following financial ratio: Acid Test ratio of 1.00 and above.

The acceptable range for Acid Test financial ratio is the bidders most recent financial year where fully audited accounts are available.

The Acid Test financial ratio will be calculated as follows: Liquid Assets (Cash and Cash Equivalents + Marketable Securities + Accounts Receivable) / Current Liabilities

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4B.5 - It is a requirement of this contract that bidders hold, or can commit to obtain prior to the commencement of any subsequently awarded Framework Agreement, the types and levels of insurance indicated below:

- Employer's (Compulsory) Liability Insurance - 10m GBP (TEN MILLION POUNDS STERLING)

- Public Liability – 10m GBP (TEN MILLION POUNDS STERLING)

- Professional Indemnity – 5m GBP (FIVE MILLION POUNDS STERLING)

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<http://www.hse.gov.uk/pubns/hse40.pdf>

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

List and brief description of selection criteria

Bidders must respond to SPD Questions 4C.1.2 and 4C.10.

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4C.1.2 - Bidders will be required to provide one example that demonstrate that they have the relevant experience to deliver the services as described in part II.2.4 the Contract Notice or the relevant section of the Site Notice. The example should be similar in regards to scope, scale and duration.

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4C.10 - Bidders will be required to confirm whether they intend to subcontract and, if so, for what proportion of the Framework Agreement.

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No questions from Section D of the SPD (Scotland) (Quality assurance schemes and environmental standards) will be used, so no statements for those questions are listed in this Contract Notice.

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Minimum level(s) of standards possibly required

4C.1.2 - Bidders will be required to provide ONE example that demonstrates that they have the relevant experience to deliver the services as described in part II.2.4 of the Contract Notice.

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Bidders should consider the following as a minimum within their response:

-Name of Client

-Contact Name

-Telephone Number

-Email address

-Contract Title

-Start Date

-End Date

-Contract Value

-Scope of Contract (please answer within "Description" field)

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(For evaluation, EXAMPLE 1 is weighted 100%)

Pass = Bidder who scores an average weighted score of 50% and above.

Fail = Bidder who scores below an average weighted score of 50%.

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The Bidder response to question 4C.1 will be scored as follows:

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Score – Definition

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100 Response is completely relevant. It is unlikely that the response could be more comprehensive or be improved upon. It provides

comprehensive evidence and full assurance that the candidate fully meets the required standard in this selection criterion.

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90 Response is almost entirely relevant. The response is comprehensive, unambiguous and demonstrates a thorough understanding of what is required in respect of this selection criterion, and provides convincing evidence of their capacity/ability/experience in this area.

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80 Response is highly relevant. Detailed response demonstrates a thorough understanding of the selection criterion and provides a high level of detail as to their capacity/ability/experience in this area.

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70 Response is relevant. The response is sufficiently detailed to demonstrate a thorough understanding of the selection criterion and provides evidence of a reliable level of capacity/ability/experience in this area.

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60 Response is substantially relevant and acceptable and demonstrates a broad understanding of the selection criterion to a satisfactory depth but evidence of capacity/ability/experience in this area could have been more detailed.

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50 Response is at least 50% relevant and acceptable. The response demonstrates an understanding of the selection criterion but lacks detail of evidence of capacity/ability/experience in this area.

-40 Response is partially relevant but evidence presented is not sufficiently detailed to demonstrate a reliable level of capacity/ability/experience in this area. There is a lack of depth of detail or understanding in many areas.

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30 Response has some relevance but is generally insufficient. The response addresses some elements of the requirement but contains limited evidence as to the candidate's capacity/ability/experience in this area.  
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20 Response demonstrates a lack of understanding and little pertinent limited evidence as to the candidate's capacity/ability/experience in

this area.

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10 Response demonstrates little evidence of the candidate's understanding or explanation of the candidate's capacity/ability/experience in

this area.

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0 Nil or irrelevant response

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4C.10 - Bidders will be required to confirm whether they intend to subcontract and, if so, for what proportion of the contract. Response to 4C.10 will not be evaluated.

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

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

As per the contract documentation.

## **Section IV. Procedure**

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

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

Open procedure

#### **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

13 September 2021

Local time

12:00pm

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

English

#### **IV.2.7) Conditions for opening of tenders**

Date

13 September 2021

Local time

12:00pm

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## **Section VI. Complementary information**

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

This is a recurrent procurement: No

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

Electronic ordering will be used

Electronic invoicing will be accepted

Electronic payment will be used

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

Late Tenders will not be considered under any circumstances.

Tenderers are therefore 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.

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The council reserves the right before moving from selection stage to award stage to request candidates produce supporting documentary evidence or certificates referenced in their SPD response. In any case, these must be provided prior to contract award.

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The buyer is using PCS-Tender to conduct this ITT exercise. The Project code is 19173. For more information see:

<http://www.publiccontractsscotland.gov.uk/info/InfoCentre.aspx?ID=2343>

A sub-contract clause has been included in this contract. For more information see:

<http://www.publiccontractsscotland.gov.uk/info/InfoCentre.aspx?ID=2363>

Community benefits are included in this requirement. For more information see:

<http://www.publiccontractsscotland.gov.uk/info/InfoCentre.aspx?ID=2361>

A summary of the expected community benefits has been provided as follows:

There is an opportunity for Tenderers to meet the Council's objectives for community

benefits through employment and training opportunities; local initiatives such as event sponsorship; support for social enterprises etc.

Tenderers should provide in their ITT response, how in performance and delivery on this framework they will endeavour to support the Council in supporting the social needs of the communities that it serves.

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(SC Ref:661014)

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

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

Hamilton Sheriff Court

Sheriff Court House, 4 Beckford Street

Hamilton

ML3 0BT

Email

[hamilton@scotcourts.gov.uk](mailto:hamilton@scotcourts.gov.uk)

Telephone

+44 1698282957

Country

United Kingdom

### **VI.4.3) Review procedure**

Precise information on deadline(s) for review procedures

An economic operator that suffers, or is at risk of suffering, loss or damage attributable to a breach of duty under the Public Contracts (Scotland) Regulations 2015 or the Procurement Reform (Scotland) Act 2014, may bring proceedings in the Sheriff Court or the Court of Session