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Tender

## **Insurance and related services as required by Cadarn Housing Group Limited**

Cadarn Housing Group

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

Notice identifier: 2025/S 000-057030

Procurement identifier (OCID): ocds-h6vhtk-05978c ([view related notices](#))

Published 16 September 2025, 3:34pm

### **Scope**

### **Description**

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

For more information about this opportunity, please visit the Delta eSourcing portal at:

<https://www.delta-esourcing.com/tenders/UK-UK-Cardiff:-Insurance-services./ZW9J6E75U2>

To respond to this opportunity, please click here:

<https://www.delta-esourcing.com/respond/ZW9J6E75U2>

### **Total value (estimated)**

- £808,993 excluding VAT
- £813,402 including VAT

Above the relevant threshold

### **Main procurement category**

Services

### **Contract locations**

- UKL - Wales

### **Lot constraints**

Description of how multiple lots may be awarded:

The contracting authority reserves the right to award contracts combining the following lots or groups of lots: Lots 1-8 will be individually evaluated and multiple 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.

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## **Lot 1. Insurance and related services for Property, legal liability and other general (non-life) insurable risks, as required by Cadarn Housing Group Limited**

### **Description**

A programme of General (non-life) insurance and related services for Cadarn Housing Group 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, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Cadarn Housing Group Limited.

### **Lot value (estimated)**

- £679,997 excluding VAT
- £679,999 including VAT

### **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Ltd will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

## **CPV classifications**

- 66515000 - Damage or loss insurance services
- 66516000 - Liability insurance services
- 66517300 - Risk management insurance services
- 66513000 - Legal insurance and all-risk insurance services

## **Same for all lots**

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

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## **Lot 2. Insurance and related services for Motor vehicle risks (possibly including Motor Legal Expenses and Occasional Business Use) for Cadarn Housing Group Ltd**

### **Description**

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

- £69,997 excluding VAT

- £69,999 including VAT

### **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

### **CPV classifications**

- 66514110 - Motor vehicle insurance services
- 66514100 - Insurance related to Transport
- 66515000 - Damage or loss 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.

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## **Lot 3. Insurance and related services associated with Engineering Plant Inspection & Insurance for Cadarn Housing Group Limited**

## **Description**

Insurance and related services associated with Engineering Plant Inspection & Insurance for Cadarn Housing Group Limited. Bidders will be expected to source inspection services from appropriate providers.

## **Lot value (estimated)**

- £22,000 excluding VAT
- £26,400 including VAT

## **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

## **CPV classifications**

- 66513000 - Legal insurance and all-risk insurance services
- 66516000 - Liability insurance services
- 66519200 - Engineering insurance services

## **Same for all lots**

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

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## **Lot 4. Insurance and related services associated with Cyber for Cadarn Housing Group Limited**

### **Description**

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

### **Lot value (estimated)**

- £14,999 excluding VAT
- £15,000 including VAT

### **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

## **CPV classifications**

- 66513000 - Legal insurance and all-risk insurance services
- 66515000 - Damage or loss 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.

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## **Lot 5. Insurance and related services associated with Terrorism and /or Political Violence (Pool Re) for Cadarn Housing Group Limited**

### **Description**

Insurance and related services associated with Terrorism and /or Political Violence (Pool Re) for Cadarn Housing Group Limited. Bidders will be expected to provide options affiliated with the government-backed Pool Re programme.

### **Lot value (estimated)**

- £1 excluding VAT
- £2 including VAT

### **Contract dates (estimated)**



- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

### **CPV classifications**

- 66512100 - Accident insurance services
- 66512000 - Accident and health insurance services
- 66513000 - Legal insurance and all-risk insurance services
- 66515000 - Damage or loss insurance services
- 66516000 - Liability insurance services
- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services

### **Same for all lots**

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

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## **Lot 6. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Cadarn Housing Group Limited**

## **Description**

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

## **Lot value (estimated)**

- £11,999 excluding VAT
- £12,000 including VAT

## **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

## **CPV classifications**

- 66512100 - Accident insurance services
- 66513000 - Legal insurance and all-risk insurance services
- 66515000 - Damage or loss insurance services

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

### **Same for all lots**

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

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## **Lot 7. Insurance and related services associated with Directors and Officers' Liability for Cadarn Housing Group Limited**

### **Description**

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

### **Lot value (estimated)**

- £9,999 excluding VAT
- £10,000 including VAT

### **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

**Description of possible extension:**

Cadarn Housing Group Limited will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

**CPV classifications**

- 66513000 - Legal insurance and all-risk insurance services
- 66515000 - Damage or loss insurance services
- 66516000 - Liability insurance services
- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services

**Same for all lots**

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

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## **Lot 8. Insurance and related services for Alternative Risk Finance for Cadarn Housing Group Limited**

**Description**

Insurance and related services for Alternative Risk Finance, as required by Cadarn Housing Group Limited. Bidders will be expected provide a programme that robustly addresses the particular needs of Ocean Housing Group.

**Lot value (estimated)**

- £1 excluding VAT
- £2 including VAT

### **Contract dates (estimated)**

- 28 April 2026 to 27 April 2029
- Possible extension to 27 April 2031
- 5 years

Description of possible extension:

Cadarn Housing Group will consider entering into Long Term Agreements with the bidder and/or the bidder's proposed Risk carriers 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.

### **CPV classifications**

- 66512000 - Accident and health insurance services
- 66513000 - Legal insurance and all-risk insurance services
- 66514110 - Motor vehicle insurance services
- 66514100 - Insurance related to Transport
- 66515000 - Damage or loss insurance services
- 66516000 - Liability insurance services
- 66517300 - Risk management insurance services
- 66518300 - Insurance claims adjustment services
- 66519200 - Engineering insurance services

## **Same for all lots**

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

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## **Participation**

### **Particular suitability**

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

**Lot 2. Insurance and related services for Motor vehicle risks (possibly including Motor Legal Expenses and Occasional Business Use) for Cadarn Housing Group Ltd**

**Lot 3. Insurance and related services associated with Engineering Plant Inspection & Insurance for Cadarn Housing Group Limited**

**Lot 5. Insurance and related services associated with Terrorism and /or Political Violence (Pool Re) for Cadarn Housing Group Limited**

**Lot 6. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Cadarn Housing Group Limited**

**Lot 7. Insurance and related services associated with Directors and Officers' Liability for Cadarn Housing Group Limited**

**Lot 8. Insurance and related services for Alternative Risk Finance for Cadarn Housing Group Limited**

Small and medium-sized enterprises (SME)

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## **Submission**

### **Submission type**

Requests to participate

**Deadline for requests to participate**

16 October 2025, 5:00pm

**Submission address and any special instructions**

To respond to this opportunity, please click here:

<https://www.delta-esourcing.com/respond/ZW9J6E75U2>

**Tenders may be submitted electronically**

Yes

**Languages that may be used for submission**

English

**Award decision date (estimated)**

25 February 2026

**Recurring procurement**

Publication date of next tender notice (estimated): 1 September 2028

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**Award criteria**

Name	Type	Weighting
Cost	Cost	50.00%
Quality	Quality	50.00%

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## Other information

### Conflicts assessment prepared/revised

Yes

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## Procedure

### Procedure type

Competitive flexible procedure

### Competitive flexible procedure description

To respond to this opportunity, please click here:

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## Documents

### Documents to be provided after the tender notice



To respond to this opportunity, please click here:

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## Contracting authority

### Cadarn Housing Group

- Public Procurement Organisation Number: PZBZ-2819-MTNR

5 Village Way

Cardiff

CF15 7NE

United Kingdom

Contact name: Vicky Robinson

Telephone: +447734956109

Email: [procurement@gibbslaidler.co.uk](mailto:procurement@gibbslaidler.co.uk)

Website: <http://www.cadarn.co.uk>

Region: UKL22 - Cardiff and Vale of Glamorgan

Organisation type: Public undertaking (commercial organisation subject to public authority oversight)

Devolved regulations that apply: Wales

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## Other organisation

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

### Gibbs Laidler Consulting

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

- Public Procurement Organisation Number: PGJB-3773-RCMH

1 The Courtyard, Salters Heath Business Centre

Sevenoaks

TN163HE

United Kingdom

Contact name: Charlotte Burns

Telephone: +447701255781

Email: [procurement@gibbslaidler.co.uk](mailto:procurement@gibbslaidler.co.uk)

Website: <http://www.gibbslaidler.co.uk>

Region: UKI61 - Bromley

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## Contact organisation

Contact Cadarn Housing Group for any enquiries.

