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Tender

Property Insurance

The City of Edinburgh Council

F02: Contract notice

Notice identifier: 2025/S 000-058662

Procurement identifier (OCID): ocds-h6vhtk-04d684

Published 22 September 2025, 4:46pm

Section I: Contracting authority

I.1) Name and addresses

The City of Edinburgh Council

Waverley Court, 4 East Market Street

Edinburgh

EH8 8BG

Email

nicole.sherry@edinburgh.gov.uk

Country

United Kingdom

NUTS code

UKM75 - Edinburgh, City of

Internet address(es)

Main address

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

Buyer's address

https://www.publiccontractsscotland.gov.uk/search/Search_AuthProfile.aspx?ID=AA00290

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>

Electronic communication requires the use of tools and devices that are not generally available. Unrestricted and full direct access to these tools and devices is possible, free of charge, at

<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

Property Insurance

II.1.2) Main CPV code

- 66515200 - Property insurance services

II.1.3) Type of contract

Services

II.1.4) Short description

The City of Edinburgh Council's (the Council's) Insurance Team is seeking to establish a new contract for Operational Property Insurance. The Council's Insurance Team is also responsible for implementing Housing Property Insurance on behalf of Edinburgh Living and this requirement will be included within this contract.

II.1.5) Estimated total value

Value excluding VAT: £4,400,000

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

II.2.3) Place of performance

NUTS codes

- UKM75 - Edinburgh, City of

Main site or place of performance

Edinburgh

II.2.4) Description of the procurement

The Council is seeking to establish a new contract for Operational Property Insurance. This includes key Council buildings including the Council's Headquarters at Waverley Court, the City Chambers, Usher Hall and Central Library. The Council's Insurance Team is also responsible for implementing Housing Property Insurance on behalf of Edinburgh Living and this requirement will cover mid-market rental properties.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 70

Cost criterion - Name: Cost / Weighting: 30

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

Duration in months

58

This contract is subject to renewal

Yes

Description of renewals

The contract will commence on 1 December 2025 for an initial period of 10 months and two years, with the option to extend for up to a further two years at the sole discretion of the Council. This is to allow all Council insurance policies to align. Edinburgh Living's insurance policy expires on 20 January 2026, therefore, this cover will commence on 20 January 2026 for an initial nine months.

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 see tender documentation.

Section III. Legal, economic, financial and technical information

III.1) Conditions for participation

III.1.2) Economic and financial standing

List and brief description of selection criteria

This refers to section 4B of the SPD.

Minimum level(s) of standards possibly required

Part IV: Selection criteria - B: Economic and financial standing – Question 4B.1 - Tenderers are required to have a minimum “general” annual turnover of GBP 1,480,000 for the last two financial years. Where a Tenderer does not have an annual turnover of this value, the Council may exclude the Tenderer from the competition or may apply discretion seeking supporting evidence to determine the Tenderer’s suitability to proceed in the competition.

Part IV: Selection criteria - B: Economic and financial standing – Question 4B.4 - Tenderers will be required to provide the following information in response to 4B.4:

- Current ratio for Current Year: greater than 1.20
- Current ratio for Prior Year: greater than 1.20

The formula for calculating a Tenderer’s current ratio is current assets divided by current liabilities. The acceptable range for each financial ratio is greater than 1.20. Where a Tenderer’s current ratio is less than the acceptable value, the Council may exclude the Tenderer from the competition or may apply discretion seeking supporting evidence to determine the Tenderer’s suitability to proceed in the competition.

Financial Rating

It is a mandatory requirement that tendering organisations have a financial rating of “A” or

higher from a recognised rating agency (for example AM Best, Fitch, Kroll, Moody's and Standard & Poor).

Part IV: Selection criteria - B: Economic and financial standing – Question 4B.5 - Tenderers are required to hold, or commit to obtaining prior to the commencement of any subsequently awarded contract, the types and levels of insurance indicated below:

- Employers (Compulsory) Liability Insurance – minimum of GBP 5m
- Public Liability Insurance – minimum of GBP 5m
- Product Liability Insurance – minimum of GBP 1m

Where a Tenderer does not hold or commit to obtaining the types and levels of insurance indicated, the Council will exclude the Tenderer from the competition.

III.1.3) Technical and professional ability

List and brief description of selection criteria

This refers to section 4C of the SPD.

Minimum level(s) of standards possibly required

Part IV: Selection criteria - C: Technical and Professional Ability - Question 4C.2 - Compliance with regulatory requirements – It is a mandatory requirement that tendering organisations are authorised by the Financial Conduct Authority (FCA).

Part IV: Selection criteria - C: Technical and Professional Ability – Question 4C.4 - Inclusion of prompt payment clause - Tenderers are required to confirm that they will include the standard clause in all contracts used in the delivery of the contract, ensuring payment of sub-contractors at all stages of the supply chain within 30 days and include a point of contact for sub-contractors to refer to in the case of payment difficulties. Where a Tenderer does not commit to the inclusion of a prompt payment clause, the Council may exclude the Tenderer from the competition.

Part IV: Selection criteria - C: Technical and Professional Ability – Question 4C.4 - Payment of the Real Living Wage - Tenderers are required to confirm that they will pay any staff that are directly involved in the delivery of the contract (including any agency or sub-contractor staff), at least the Real Living Wage. Where a Tenderer does not commit to pay any staff that at least the Real Living Wage, the Council will exclude the Tenderer from the competition.

Part IV: Selection Criteria – C: Technical and Professional Ability – Question 4C.7 –

Response to climate change emergency. Tenderers are required to provide evidence that their organisation is taking steps to build their awareness of the climate change emergency and provide details of how they have/will respond (to the climate change emergency). Tenderers must complete the Climate Change Plan Template, to supply information about their organisation's carbon emissions sources and the steps that their organisation plans to take to reduce their carbon emissions, including any ongoing or completed plans. Responses do not need to include carbon emissions calculations. Where a Tenderer fails to demonstrate that it is taking steps to build awareness of the climate change emergency and reduce emissions, to the Council's satisfaction, the Council may exclude the Tenderer from the competition.

Part IV: Selection criteria - D: Quality Assurance Schemes & Environmental Management – Question 4D.1 - It is a mandatory requirement that Tendering Organisations with more than 5 employees have in place a Health & Safety Policy which is approved at a senior level within the Organisation and is reviewed regularly. Bidders should confirm that this condition has been met within the response to this question. Where a Bidder does not have a Health & Safety Policy and is required to do so, the Council may exclude the Bidder from the competition

III.2) Conditions related to the contract

III.2.2) Contract performance conditions

Please see tender 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: Yes

IV.2) Administrative information

IV.2.1) Previous publication concerning this procedure

Notice number: [2025/S 000-002741](#)

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

Date

27 October 2025

Local time

12:00pm

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

Duration in months: 6 (from the date stated for receipt of tender)

IV.2.7) Conditions for opening of tenders

Date

27 October 2025

Local time

12:00pm

Section VI. Complementary information

VI.1) Information about recurrence

This is a recurrent procurement: Yes

Estimated timing for further notices to be published: It is envisaged that this contract opportunity will be advertised in the second quarter of 2028 if the extension options are not undertaken, otherwise in the second quarter of 2030.

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

Please see tender documentation for further information. There are additional appendices available which are confidential and will be circulated on a need-to-know basis only. Please refer to the ITT for further information.

The buyer is using PCS-Tender to conduct this ITT exercise. The Project code is 29942. For more information see:

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

The Contracting Authority does not intend to include a sub-contract clause as part of community benefits (as per Section 25 of the Procurement Reform (Scotland) Act 2014) in this contract for the following reason:

Sub-contracting is not anticipated.

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

<https://www.gov.scot/policies/public-sector-procurement/community-benefits-in-procurement/>

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

Please refer to the document entitled 'CT1580 Community Benefits Guidance'.

(SC Ref:807557)

VI.4) Procedures for review

VI.4.1) Review body

Sheriff Court

27 Chambers Street

Edinburgh

EH1 1LB

Country

United Kingdom

VI.4.3) Review procedure

Precise information on deadline(s) for review procedures

A tenderer that suffers loss as a result of a breach of duty under the Public Contracts (Scotland) Regulations 2015 may bring proceedings in the Sheriff Court or the Court of Session. The City of Edinburgh Council (the Council) will have a minimum standstill period of 10 days before awarding the contract. The communication of the award decision notice will be sent by fax or e-mail to all tenderers with the standstill period commencing on the next day. If proceedings are started in the Sheriff Court or the Court of Session against the Council in respect of the decision to award the contract within the standstill period then the Council is prevented from awarding the contract. Post contract award the Sheriff Court or the Court of Session may (1) award damages provided proceedings are brought within 3 months from the date when the grounds for the bringing of the proceedings first arose (2) be entitled to issue an ineffectiveness order or impose a financial penalty on the Council. A claim for an ineffectiveness order must be made within 30 days of the Contract Award Notice being published in the FTS or within 30 days of the date those who expressed an interest in or otherwise bid for the contract were informed of the conclusion of the contract or in any other case within 6 months from the date on which the contract was entered into.