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Tender

## **Procurement of General Insurance (excluding Broker and Administration Services)**

NORTHERN IRELAND WATER LIMITED

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

Notice identifier: 2025/S 000-079779

Procurement identifier (OCID): ocds-h6vhtk-05e6d9 ([view related notices](#))

Published 4 December 2025, 2:12pm

### **Scope**

#### **Description**

Procurement of General Insurance (excluding Broker and Administration Services) covering the following:

- Computers
- Solar Farm
- Professional Indemnity
- Various other provisional lots currently under Long Term Agreements

Note: All values are commercially sensitive therefore are not provided. A numerical value "1" has been put against each Lot in order to publish this notice.

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

- £22 including VAT

Above the relevant threshold

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

- 1 April 2026 to 31 March 2027
- Possible extension to 31 March 2031
- 5 years

Description of possible extension:

Preferred option is for up to five years with a review after completion of three year agreement. Other options will be considered.

### **Options**

The right to additional purchases while the contract is valid.

Multi year and multi cover options will be considered.

### **Main procurement category**

Services

### **Contract locations**

- UKN - Northern Ireland

**Not the same for all lots**

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

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## **Lot 1. Professional Indemnity**

### **Description**

Business: Provision of operational & compliance analysis of Drinking Water, Waste Water and trade effluents so as to comply with NI Regulations. Provision of sampling & transportation of Drinking Water, waste water, trade effluent compliance & operational samples.

This policy provides cover for any loss resulting from any claim which gives rise to a civil liability of the insured incurred solely in the performance of or failure to perform Professional Services.

Cover includes:

- Intellectual Property
- Defamation
- Fraud/Dishonesty
- Defence
- Court Attendance
- Lost Documents
- Mitigation of Loss

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

- £1 including VAT

### **CPV classifications**

- 66516500 - Professional liability insurance services

### **Same for all lots**

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

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## **Lot 2. Computer Northern Ireland Water**

### **Description**

'All Risks' including Theft in respect of Computer and ancillary equipment at the insured's premises or anywhere in the world.

(NI Water)

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

- £1 including VAT

### **CPV classifications**

- 66515000 - Damage or loss insurance services

### **Same for all lots**

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

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## **Lot 3. Computer Dalriada & Alpha**

### **Description**

'All Risks' including Theft in respect of Computer and ancillary equipment at the insured's premises or anywhere in the world.

(Dalriada and Alpha only)

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

- £1 including VAT

### **CPV classifications**

- 66515000 - Damage or loss insurance services

### **Same for all lots**

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

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## **Lot 4. MD/BI Solar Farm**

### **Description**

All risks

Physical loss destruction or Breakdown of or physical damage to the Property Insured.

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

- £1 including VAT

### **CPV classifications**

- 66515200 - Property insurance services

### **Same for all lots**

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

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## **Lot 5. Property MD/BI NI WATER - Provisional notice only**

### **Description**

Property Material Damage / Business Interruption - All Risks of accidental damage to property insured

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

- £1 including VAT

### **CPV classifications**

- 66515200 - Property insurance services

## **Same for all lots**

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

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## **Lot 6. Property MD/BI - NI Water Alpha - Provisional notice only**

### **Description**

(Alpha) Property Material Damage / Business Interruption - All Risks of accidental damage to property insured

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

- £1 including VAT

### **CPV classifications**

- 66515200 - Property insurance services

## **Same for all lots**

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

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## **Lot 7. Public Liability - NI Water & NI Water Alpha Ltd and Dalriada Water- Provisional notice only**

### **Description**

Cover includes:

Corporate Manslaughter defence GBP 10,000,000 in the aggregate

Pollution Clean-up costs of GBP 10,000,000 in the aggregate

Data Protection: GBP 2,000,000

Professional Liability: (Bodily Injury or Property Damage) GBP 1,000,000

Extensions to include use of Drones and cover for Water Outflow Pipe Marker Buoys

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

- £1 including VAT

### **CPV classifications**

- 66516400 - General liability insurance services

### **Same for all lots**

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

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## **Lot 8. Excess Public Liability - £35m/£25m - Provisional Only**

### **Description**

Excess Public Liability - £35m/£25m

NOTE separate policies per entity for:

NI Water Ltd and

NI Water Alpha Ltd and Dalriada Water Ltd

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

- £1 including VAT

### **CPV classifications**

- 66516400 - General liability insurance services

### **Same for all lots**

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

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## **Lot 9. Excess Public Liability - £40m/£60m Provisional notice**

### **Description**

Excess Public Liability - £40m/£60m

NOTE separate policies per entity for:

NI Water Ltd and

NI Water Alpha Ltd and Dalriada Water Ltd

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

- £1 including VAT

## **CPV classifications**

- 66516400 - General liability insurance services

## **Same for all lots**

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

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## **Lot 10. Employers Liability - Provisional notice only**

### **Description**

Employers Liability for Northern Ireland Water Limited & Subsidiary Companies inc NI Water Alpha Ltd and Dalriada Water Ltd

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

- £1 including VAT

## **CPV classifications**

- 66516000 - Liability insurance services

## **Same for all lots**

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

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## **Lot 11. Excess Employer's Liability £25M over £25M - Provisional**

## **notice only**

### **Description**

Excess Employer's Liability £25M over £25M for Northern Ireland Water Limited & Subsidiary Companies inc NI Water Alpha Ltd & Dalriada Water Ltd.

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

- £1 including VAT

### **CPV classifications**

- 66516000 - Liability insurance services

### **Same for all lots**

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

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## **Lot 12. Motor Fleet - Provisional notice only**

### **Description**

Third Party Only for NI Water vehicles

Comprehensive for NI Water Alpha vehicles ONLY

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

- £1 including VAT

### **CPV classifications**

- 66514110 - Motor vehicle insurance services

### **Same for all lots**

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

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## **Lot 13. Terrorism Provisional notice only**

### **Description**

Terrorism Provisional for Northern Ireland Water Limited & Subsidiary Companies.

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

- £1 including VAT

### **CPV classifications**

- 66515200 - Property insurance services

### **Same for all lots**

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

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## **Lot 14. Cyber Liability - Provisional notice only**

### **Description**

- Cyber Liability

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Multimedia Liability

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Payment Card Industry Data Security Standards Liability

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Digital Asset Costs

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Business Interruption

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Cyber Extortion

to indemnify the Insured, in excess of the applicable Excess.

- Bricking

to pay to, or on behalf of, the Insured in excess of the applicable Excess.

- Betterment

to the extent that cover is not provided under Insuring Clause 4 (Digital Asset Costs), Insuring Clause 5 (Business Interruption), Insuring Clause 8 (Bricking) and/or Insuring Clause 11 (Incident Response Expenses), to pay to, or on behalf of, the Insured in excess of the applicable Excess.

- Claims Preparation Expenses.

Incident Response Expenses

to pay to or on behalf of the Insured, in excess of the applicable Excess.

- Waiver of Subrogation.

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

- £1 including VAT

### **CPV classifications**

- 66516400 - General liability insurance services

### **Same for all lots**

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

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## **Lot 15. Directors and Officers (inc EPL in respect of NI Water Alpha) Provisional notice only**

### **Description**

The policy is to provide:

- a) Indemnity to individual Directors and Officers of the Insured Companies in respect of legal liability to pay damages and claimants costs arising from wrongful acts committed in their respective capacities as such
- b) Reimbursement to Insured Companies for amounts they indemnify to individual Directors & Officers in respect of claims described in a)
- c) Defense costs incurred with the Insurer's written consent

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

- £1 including VAT

### **CPV classifications**

- 66515410 - Financial loss insurance services

### **Same for all lots**

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

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## **Lot 16. Pension Trustees Liability Provisional notice only**

### **Description**

This policy is to provide claims first made against an Insured; events included within an Extension first arising; or loss of any Pension Document, or for Insurance Cover 1.2 (Exoneration) for Wrongful Acts, first discovered during the Polic Period or Discovery period (if applicable).

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

- £1 including VAT

### **CPV classifications**

- 66515410 - Financial loss insurance services

### **Same for all lots**

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

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## **Lot 17. Crime - Provisional notice only**

### **Description**

Crime cover for Northern Ireland Water Alpha Limited ONLY

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

- £1 including VAT

### **CPV classifications**

- 66515410 - Financial loss insurance services

### **Same for all lots**

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

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## **Lot 18. Parametric for Freeze Thaw Provisional notice only**

### **Description**

Index-based, claims are paid out based on actual meteorological conditions measured by weather stations or satellites.

- Freeze: Temperature drops below 2 degrees centigrade for 3 consecutive days;

- Freeze Thaw: Temperature moved from 2 degrees centigrade to 5 degrees centigrade over either of the following 2 days

Loss can include overtime wages and Contractor fees, costs of tankering or bottled water).

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

- £1 including VAT

### **CPV classifications**

- 66515300 - Weather and financial loss insurance services

### **Same for all lots**

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

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## **Lot 19. Parametrics High Temperature Provisional notice only**

### **Description**

Index based, claims are paid based on actual meteorological conditions measured by weather stations.

Loss Parameter Threshold per Insured location: 17°C

Loss Parameter Threshold per coverage period at an insured location: (Deductible): 27  
Critical Days

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

- £1 including VAT

### **CPV classifications**

- 66515300 - Weather and financial loss insurance services

### **Same for all lots**

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

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## **Lot 20. Parametrics Lack of Rainfall Provisional notice only**

### **Description**

Index based, claims are paid based on actual meteorological conditions measured by weather stations.

Loss Parameter Threshold per Insured location: 7mm

Loss Parameter Threshold per coverage period at an insured location (Deductible): 13  
Critical Days

Rolling Window 21 subsequent days

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

- £1 including VAT

### **CPV classifications**

- 66515300 - Weather and financial loss insurance services

## **Same for all lots**

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

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## **Lot 21. Battery Storage - Provisional notice only**

### **Description**

Material Damage - All Risks

All Risk Sums Insured £3,200,000

Business Interruption

£1,200,000 - 18 Month Indemnity Period

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

- £1 including VAT

### **CPV classifications**

- 66515200 - Property insurance services

## **Same for all lots**

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

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## **Lot 22. Travel and Personal Accident -Provisional notice only**

## **Description**

Personal Accident

Insured Person: All Directors & Employees of the Policyholder

Effective Time: 24 hours

Death: 4x Annual salary

Permanent Total Disablement from Usual Occupation: 4x Annual Salary

Permanent Disabling Injuries (Full): 4x Annual Salary

Temporary Total Disablement: not insured

Temporary Partial Disablement: not insured

Travel

Insured Person: All Directors and Employees of the Policyholder

Effective Time: Extended Business Travel (Any trip in connection with the Business including days added by the Insured Person for personal reasons)

Medical & Other Expenses: unlimited

Business Equipment & Personal Belongings: GBP 6,000 for Business and GBP 10,000 for Personal

Money: GBP 10,000

Disruption: GBP 250,000

Personal Liability: GBP 5,000,000

Legal Expenses: GBP 50,000

Crisis Management: GBP 75,000

## **Lot value (estimated)**

- £1 including VAT

## **CPV classifications**

- 66512000 - Accident and health insurance services

## **Same for all lots**

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

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## **Participation**

### **Legal and financial capacity conditions of participation**

**Lot 1. Professional Indemnity**

**Lot 2. Computer Northern Ireland Water**

**Lot 3. Computer Dalriada & Alpha**

**Lot 4. MD/BI Solar Farm**

**Lot 5. Property MD/BI NI WATER - Provisional notice only**

**Lot 6. Property MD/BI - NI Water Alpha - Provisional notice only**

**Lot 7. Public Liability - NI Water & NI Water Alpha Ltd and Dalriada Water- Provisional notice only**

**Lot 8. Excess Public Liability - £35m/£25m - Provisional Only**

**Lot 9. Excess Public Liability - £40m/£60m Provisional notice**

**Lot 10. Employers Liability - Provisional notice only**

**Lot 11. Excess Employer's Liability £25M over £25M - Provisional notice only**

**Lot 12. Motor Fleet - Provisional notice only**

**Lot 13. Terrorism Provisional notice only**

**Lot 14. Cyber Liability - Provisional notice only**

**Lot 15. Directors and Officers (inc EPL in respect of NI Water Alpha) Provisional notice only**

**Lot 16. Pension Trustees Liability Provisional notice only**

**Lot 17. Crime - Provisional notice only**

**Lot 18. Parametric for Freeze Thaw Provisional notice only**

**Lot 19. Parametrics High Temperature Provisional notice only**

**Lot 20. Parametrics Lack of Rainfall Provisional notice only**

**Lot 21. Battery Storage - Provisional notice only**

**Lot 22. Travel and Personal Accident -Provisional notice only**

This tender is open to Insurance Companies who

are licensed to provide the Insurance cover

required in the UK or in the EU member state of

domicile. Insurers must be authorised by the UK

FCA or equivalent.

Providers must be able to demonstrate experience

in the provision of Insurance and Risk Management

and have a Credit Rating of at least A- from S&P or

equivalent.

## **Technical ability conditions of participation**

**Lot 1. Professional Indemnity**

**Lot 2. Computer Northern Ireland Water**

**Lot 3. Computer Dalriada & Alpha**

**Lot 4. MD/BI Solar Farm**

**Lot 5. Property MD/BI NI WATER - Provisional notice only**

**Lot 6. Property MD/BI - NI Water Alpha - Provisional notice only**

**Lot 7. Public Liability - NI Water & NI Water Alpha Ltd and Dalriada Water- Provisional notice only**

**Lot 8. Excess Public Liability - £35m/£25m - Provisional Only**

**Lot 9. Excess Public Liability - £40m/£60m Provisional notice**

**Lot 10. Employers Liability - Provisional notice only**

**Lot 11. Excess Employer's Liability £25M over £25M - Provisional notice only**

**Lot 12. Motor Fleet - Provisional notice only**

**Lot 13. Terrorism Provisional notice only**

**Lot 14. Cyber Liability - Provisional notice only**

**Lot 15. Directors and Officers (inc EPL in respect of NI Water Alpha) Provisional notice only**

**Lot 16. Pension Trustees Liability Provisional notice only**

**Lot 17. Crime - Provisional notice only**

**Lot 18. Parametric for Freeze Thaw Provisional notice only**

**Lot 19. Parametrics High Temperature Provisional notice only**

**Lot 20. Parametrics Lack of Rainfall Provisional notice only**

**Lot 21. Battery Storage - Provisional notice only**

**Lot 22. Travel and Personal Accident -Provisional notice only**

Selection criteria as stated in the procurement

documents.

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## **Submission**

## **Tender submission deadline**

16 January 2026, 5:00pm

## **Submission address and any special instructions**

Tenders to be submitted via email to [Leslie.s.dick@marsh.com](mailto:Leslie.s.dick@marsh.com)

## **Tenders may be submitted electronically**

No

## **Languages that may be used for submission**

English

## **Award decision date (estimated)**

4 March 2026

## **Recurring procurement**

Publication date of next tender notice (estimated): 28 November 2026

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## **Award criteria**

**Lot 1. Professional Indemnity**

**Lot 15. Directors and Officers (inc EPL in respect of NI Water Alpha)  
Provisional notice only**

**Lot 16. Pension Trustees Liability Provisional notice only****Lot 17. Crime - Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	50%
Price	Price	Price	35%
Claims Management	Claims Management	Quality	15%

**Lot 2. Computer Northern Ireland Water**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	35%
Price	Price	Price	35%
Risk Management	Risk Management	Quality	15%
Claims Management	Risk Management	Quality	15%

**Lot 3. Computer Dalriada & Alpha****Lot 4. MD/BI Solar Farm****Lot 13. Terrorism Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	35%
Price	Price	Price	35%
Risk Management	Risk Management	Quality	15%
Claims Management	Claims Management	Quality	15%

**Lot 5. Property MD/BI NI WATER - Provisional notice only****Lot 6. Property MD/BI - NI Water Alpha - Provisional notice only****Lot 7. Public Liability - NI Water & NI Water Alpha Ltd and Dalriada Water- Provisional notice only****Lot 12. Motor Fleet - Provisional notice only****Lot 14. Cyber Liability - Provisional notice only****Lot 18. Parametric for Freeze Thaw Provisional notice only****Lot 19. Parametrics High Temperature Provisional notice only****Lot 20. Parametrics Lack of Rainfall Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	35%
Price	Price	Price	35%
Risk Management	Risk Management	Quality	10%
Claims Management	Claims Management	Quality	10%
Social Value	Social Value	Quality	10%

### **Lot 8. Excess Public Liability - £35m/£25m - Provisional Only**

### **Lot 9. Excess Public Liability - £40m/£60m Provisional notice**

### **Lot 11. Excess Employer's Liability £25M over £25M - Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	50%
Price	Price	Price	40%
Claims Management	Claims Management	Quality	10%

### **Lot 10. Employers Liability - Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	35%
Price	Price	Price	35%
Risk Manangement	Risk Management	Quality	10%
Claims Management	Claims Management	Quality	10%
Social Value	Social Value	Quality	10%

### **Lot 21. Battery Storage - Provisional notice only**

### **Lot 22. Travel and Personal Accident -Provisional notice only**

<b>Name</b>	<b>Description</b>	<b>Type</b>	<b>Weighting</b>
Quality of Cover	Quality of Cover	Quality	35%
Price	Price	Price	35%
Risk Mangement	Risk Management	Quality	15%
Claims Management	Claims Management	Quality	15%

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## **Other information**

## **Conflicts assessment prepared/revised**

Yes

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## **Procedure**

### **Procedure type**

Open procedure

### **Special regime**

Utilities

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## **Contracting authority**

### **NORTHERN IRELAND WATER LIMITED**

- Companies House: NI054463
- Public Procurement Organisation Number: PCZH-7295-JJTZ

Westland House

Belfast

BT14 6TE

United Kingdom

Email: [sourcing@niwater.com](mailto:sourcing@niwater.com)

Region: UKN06 - Belfast

Organisation type: Public authority - sub-central government

Devolved regulations that apply: Northern Ireland

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## Other organisation

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

### **Marsh Limited**

Summary of their role in this procurement: Insurance Broker

- Companies House: 01507274
- Public Procurement Organisation Number: PGGV-7645-JTDL

1 Tower Place West

London

EC3R 5BU

United Kingdom

Contact name: Leslie Dick

Telephone: +447392122557

Email: [leslie.s.dick@marsh.com](mailto:leslie.s.dick@marsh.com)

Website: <http://www.marsh.com>

Region: UKI31 - Camden and City of London

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## **Contact organisation**

Contact Marsh Limited for any enquiries.