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Contract

Provision of Insurance and Related Services to Caredig Limited

Caredig Ltd

F03: Contract award notice

Notice identifier: 2025/S 000-081752

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

Published 11 December 2025, 9:15am

Section I: Contracting authority

I.1) Name and addresses

Caredig Ltd

43 Walter Road

Swansea

SA1 5PN

Email

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

I.4) Type of the contracting authority

Body governed by public law

I.5) Main activity

Housing and community amenities

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.1.6) Information about lots

This contract is divided into lots: Yes

II.1.7) Total value of the procurement (excluding VAT)

Value excluding VAT: £1,750,000

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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 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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Quality criterion - Name: Quality / Weighting: 60

Price - Weighting: 40

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

Section IV. Procedure

IV.1) Description

IV.1.1) Type of procedure

Competitive procedure with negotiation

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.2.1) Previous publication concerning this procedure

Notice number: [2025/S 000-006533](#)

Section V. Award of contract

Lot No

1

Title

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

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 October 2025

V.2.2) Information about tenders

Number of tenders received: 3

Number of tenders received from SMEs: 0

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 0

Number of tenders received by electronic means: 3

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

MARSH LIMITED

1 Tower Place West, Tower Place

London

EC3R5BU

Telephone

+44 1344381693

Country

United Kingdom

NUTS code

- UKI - London

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Total value of the contract/lot: £550,000

Section V. Award of contract

Lot No

2

Title

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

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 October 2025

V.2.2) Information about tenders

Number of tenders received: 3

Number of tenders received from SMEs: 0

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 0

Number of tenders received by electronic means: 3

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

Zurich Municipal

Zurich House

Farnborough

GU146GB

Telephone

+44 7875886785

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Total value of the contract/lot: £20,000

Section V. Award of contract

Lot No

3

Title

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

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 October 2025

V.2.2) Information about tenders

Number of tenders received: 3

Number of tenders received from SMEs: 0

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 0

Number of tenders received by electronic means: 3

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

Zurich Municipal

Zurich House

Farnborough

GU146GB

Telephone

+44 7875886785

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Total value of the contract/lot: £12,000

Section V. Award of contract

Lot No

5

Title

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

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 October 2025

V.2.2) Information about tenders

Number of tenders received: 2

Number of tenders received from SMEs: 0

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 0

Number of tenders received by electronic means: 2

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

ARTHUR J. GALLAGHER INSURANCE BROKERS LIMITED

Spectrum Building, 55 Blythswood Street

Glasgow

G27AT

Telephone

+44 1245341249

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Total value of the contract/lot: £10,000

Section V. Award of contract

Lot No

6

Title

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

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 October 2025

V.2.2) Information about tenders

Number of tenders received: 3

Number of tenders received from SMEs: 0

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 0

Number of tenders received by electronic means: 3

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

ARTHUR J. GALLAGHER INSURANCE BROKERS LIMITED

Spectrum Building, 55 Blythswood Street

Glasgow

G27AT

Telephone

+44 1245341249

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Total value of the contract/lot: £7,100

Section V. Award of contract

Lot No

7

Title

Insurance and related services associated with Alternative Risk Finance

A contract/lot is awarded: No

V.1) Information on non-award

The contract/lot is not awarded

No tenders or requests to participate were received or all were rejected

Section V. Award of contract

Lot No

4

Title

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

A contract/lot is awarded: No

V.1) Information on non-award

The contract/lot is not awarded

No tenders or requests to participate were received or all were rejected

Section VI. Complementary information

VI.3) Additional information

(WA Ref:159265)

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