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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): ocids-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](mailto: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](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

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## **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

### **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

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## **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](#)

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## **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

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## **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

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### **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



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## **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

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### **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 Blythwood 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

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## **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

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## **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

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## **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