

This is a published notice on the Find a Tender service: <https://www.find-tender.service.gov.uk/Notice/084487-2025>

Tender

Habinteg - Insurance Services

Habinteg Housing Association Limited

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

Notice identifier: 2025/S 000-084487

Procurement identifier (OCID): ocds-h6vhtk-05f962

Published 18 December 2025, 2:51pm

Scope

Reference

HABINS25

Description

Habinteg Housing Association is seeking providers for all lines of insurance coverage and associated claims handling services including:

Property

Casualty (Liability Insurance)

Professional Indemnity

PA Travel

Terrorism

Contractors All Risks

Management Liability

Crime

Legal Expenses

Cyber

Total value (estimated)

- £2,450,000 including VAT

Above the relevant threshold

Contract dates (estimated)

- 1 March 2026 to 28 February 2029
- Possible extension to 28 February 2031
- 5 years

Description of possible extension:

The contract(s) may be extended for a maximum period of one year for a further 2 years from the original contract term of 3 years.

Main procurement category

Services

CPV classifications

- 66510000 - Insurance services

Contract locations

- UKD - North West (England)

Lot constraints

Description of how multiple lots may be awarded:

Bidders may bid for any or all lots on an individual basis. If a price discount is offered to group a specific group of lots in addition to providing those lots in isolation this will be evaluated in accordance with the methodology contained within the ITT documentation.

Lot 1. Property Business Interruption and Ancillary Covers & Services

Description

Insurance Coverage and associated services for asset coverage including business interruption and other related covers

Lot value (estimated)

- £1,800,000 including VAT

Same for all lots

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

Lot 2. Casualty Insurance

Description

Insurance Coverage and associated services for casualty coverage including Employers and Public/Products Liability

Lot value (estimated)

- £150,000 including VAT

Same for all lots

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

Lot 3. Professional Indemnity Coverage

Description

Insurance Coverage for Professional Indemnity Insurance

Lot value (estimated)

- £95,000 including VAT

Same for all lots

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

Lot 4. Personal Accident and Travel Insurance

Description

Insurance Coverage for Personal Accident and Travel Insurance

Lot value (estimated)

- £5,000 including VAT

Same for all lots

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

Lot 5. Terrorism - Property Damage & Business Interruption

Description

Insurance Coverage for Terrorism - Property Damage & Business Interruption

Lot value (estimated)

- £100,000 including VAT

Same for all lots

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

Lot 6. Contractors All Risks

Description

Contractors All Risks / Works In Progress Insurance Coverage

Lot value (estimated)

- £60,000 including VAT

Same for all lots

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

Lot 7. Management Liability

Description

Cover for Management Liabilities incorporating Directors and Officers Coverage

Lot value (estimated)

- £30,000 including VAT

Same for all lots

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

Lot 8. Crime

Description

Insurance Coverage for Crime / Fidelity Risks

Lot value (estimated)

- £50,000 including VAT

Same for all lots

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

Lot 9. Legal Expenses

Description

Legal Expenses Insurance Coverage

Lot value (estimated)

- £40,000 including VAT

Same for all lots

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

Lot 10. Cyber

Description

Cyber Insurance Coverage

Lot value (estimated)

- £120,000 including VAT

Same for all lots

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

Participation

Legal and financial capacity conditions of participation

Lot 1. Property Business Interruption and Ancillary Covers & Services

Lot 2. Casualty Insurance

Lot 3. Professional Indemnity Coverage

Lot 4. Personal Accident and Travel Insurance

Lot 5. Terrorism - Property Damage & Business Interruption

Lot 6. Contractors All Risks

Lot 7. Management Liability

Lot 8. Crime

Lot 9. Legal Expenses

Lot 10. Cyber

Insurance Carriers must have minimum standard & poor (or equivalent) rating of B-

Technical ability conditions of participation

Lot 1. Property Business Interruption and Ancillary Covers & Services

Lot 2. Casualty Insurance

Lot 3. Professional Indemnity Coverage

Lot 4. Personal Accident and Travel Insurance

Lot 5. Terrorism - Property Damage & Business Interruption

Lot 6. Contractors All Risks

Lot 7. Management Liability

Lot 8. Crime

Lot 9. Legal Expenses

Lot 10. Cyber

Bidders must be authorised by the Financial Conduct Authority

Particular suitability

Lot 1. Property Business Interruption and Ancillary Covers & Services

Lot 2. Casualty Insurance

Lot 3. Professional Indemnity Coverage

Lot 4. Personal Accident and Travel Insurance

Lot 5. Terrorism - Property Damage & Business Interruption

Lot 6. Contractors All Risks

Lot 7. Management Liability

Lot 8. Crime

Lot 9. Legal Expenses

Lot 10. Cyber

Small and medium-sized enterprises (SME)

Submission

Enquiry deadline

9 January 2026, 12:00pm

Tender submission deadline

26 January 2026, 12:00pm

Submission address and any special instructions

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

Users need to have registered on the site.

To access the documents and submit your bid, please use access code 6YMKC9QX35

Tenders may be submitted electronically

Yes

Languages that may be used for submission

English

Award decision date (estimated)

18 February 2026

Recurring procurement

Publication date of next tender notice (estimated): 16 December 2028

Award criteria

Name	Description	Type	Weighting
Price	Premium Cost Inclusive of Insurance Premium Tax	Price	60%
Cover and Added Value	Scope of Insurance Coverage and additional services	Quality	35%
Social Value	Social Value and Environmental	Quality	5%

Other information

Applicable trade agreements

- Government Procurement Agreement (GPA)

Conflicts assessment prepared/revised

Yes

Procedure

Procedure type

Open procedure

Documents

Associated tender documents

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

To access the document suite:

If you are already registered then please use Access Code 6YMKC9QX35 to access the documents.

If you are not already registered at the website then please visit the following website and complete your registration. Once registered you will be able to obtain the documents as per the above.

<https://www.delta-esourcing.com/delta/signup.html?userType=supplier>

Contracting authority

Habinteg Housing Association Limited

- Companies House: IP19341R
- Mutuels Public Register: IP19341R
- Public Procurement Organisation Number: PMCD-7626-HQTP

Chapman House, Unit 1, Adwalton Business Park

Bradford

BD11 1DR

United Kingdom

Email: procurement@ssfh.org.uk

Website: <https://www.habinteg.org.uk/>

Region: UKE42 - Leeds

Organisation type: Public authority - sub-central government

Other organisation

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

THE RISK FACTOR LIMITED

Summary of their role in this procurement: Insurance Procurement Advisers

- Companies House: 03030912
- Public Procurement Organisation Number: PHNP-5631-DRBZ

23 Woodlands Drive

Harrogate

HG2 7AT

United Kingdom

Email: support@theriskfactor.com

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

Region: UKE22 - North Yorkshire CC

Contact organisation

Contact THE RISK FACTOR LIMITED for any enquiries.