

Invitation to tender

Attachment 2 – How to bid

**RM6186 Fuel Cards and Associated Services**

Contents

[1. How to make your bid 3](#_heading=h.1fob9te)

[2. Selection stage 4](#_heading=h.3znysh7)

[3. Selection process 4](#_heading=h.2et92p0)

[4. Selection criteria 4](#_heading=h.tyjcwt)

[5. Selection questionnaire 5](#_heading=h.3dy6vkm)

[6. Award stage 6](#_heading=h.1t3h5sf)

[7. Award criteria 6](#_heading=h.4d34og8)

[8. Award process 6](#_heading=h.2s8eyo1)

[9. Quality Evaluation 8](#_heading=h.3as4poj)

[10. Award quality questionnaire 8](#_heading=h.lnxbz9)

[11. Price evaluation](#_heading=h.44sinio) 12

12. Price evaluation process 14

[13. Final decision](#_heading=h.2xcytpi) 15

14. Intention to award 15

1. **How to make your bid**
	1. Your bid must be made by the organisation that will be responsible for providing the goods and/or services if your bid is successful.
	2. Your bid must be **entered into the eSourcing tool.** We can only accept bids that we receive through the eSourcing tool.
	3. Upload ONLY those attachments we have asked for. Do not upload any attachments we haven’t asked for.
	4. Make sure you answer every question.
	5. You must submit your bid before the bid submission deadline, in paragraph 6 “Timelines for the competition” in Attachment 1 - About the framework.
	6. It will be our decision whether we will accept bids submitted after the bid submission deadline.
	7. You must regularly check for messages in the eSourcing tool throughout the competition. You must log on to the eSourcing tool and access your message inbox for this competition to check for messages.
	8. If anything is unclear, or you are unsure how to complete your bid submission, you can raise a question before the clarification question deadline, via the eSourcing tool. Read paragraph 7“When and how to ask questions” in Attachment 1 - About the Framework.
	9. We may require you to clarify aspects of your bid in writing and/or provide additional information. Failure to respond within the time required, or to provide an adequate response will result in the rejection of your bid and your exclusion from this competition.
2. **Selection stage**
	1. At the selection stage, we evaluate bidders’ technical, professional and financial capabilities. We will ask a range of questions appropriate to the procurement. It is important that you answer these questions accurately.
	2. If you are relying on any key subcontractors to provide the answers to the technical and professional ability or you are relying on a guarantor to pass the economic and financial assessment, they must complete Parts 2 and 3 for themselves.
	3. In addition, if you are the lead member of a consortium, you must get each of the other members to answer the questions in Parts 2 and 3 for themselves.
	4. We are providing the ‘Information and declaration’ workbook (Attachment 4) to enable you to collect and submit this data to us, whether from organisations on whom you are relying (for example a key subcontractor or a guarantor) or from other members of a consortium.
3. **Selection process**
	1. After the bid submission deadline, we will check all bids to make sure we have received everything we have asked for.
	2. We may ask you to clarify information you provide, if that is necessary. Don’t forget to check for messages in the eSourcing tool throughout the competition. You must log on to the eSourcing tool and access your message inbox for this competition to check for messages.
	3. If your bid is not compliant we will reject your bid and you will be excluded from the competition. We will tell you why your bid is not compliant.
	4. Not all selection questions need guidance as the questions are self-evident. However other questions such as the financial question, require a process to be undertaken before we can assess your response. In those instances, we have told you what we will do in the **evaluation guidance**.
4. **Selection criteria**
	1. We may exclude you from the competition at the selection stage if:
		* you receive a ‘fail’ for any of the evaluated selection questions.
		* any of the information you have provided proves to be false or misleading.
		* you have broken any of the competition rules in paragraph 10 of Attachment 1 About the Framework, or not followed the instructions given in this ITT pack.
	2. If we exclude you from the competition we will tell you and explain why.
5. **Selection questionnaire**

Please refer to Attachment 2a Selection Questionnaire. Remember you must complete the questionnaire online in the eSourcing tool (qualification envelope).

1. **Award stage**

If you have successfully passed the selection stage, you will proceed to the award stage.

We have tried to make our award stage as simple as possible, whilst achieving the best possible commercial outcomes.

Your bid must deliver what our buyers need, at the best possible price.

When completing your bid, you must:

* Read through the entire ITT pack specifically Framework Schedule 1 (Specification)carefully, and read more than once
* Read each question, the response guidance, marking scheme and evaluation criteria
* Read the contract terms.
* If you are unsure, ask questions before the clarification questions deadline See paragraph 6 ‘Timelines for the competition’ and paragraph 7 ‘When and how to ask questions’ in attachment 1 - About the framework document
* Allow plenty of time to complete your responses; it always takes longer than you think to submit
* Your prices should be in line with the service level you offer, in response to the award quality questions.
1. **Award criteria**

The Award Stage consists of a quality evaluation (see paragraph 9 of this document) and a price evaluation (see paragraph 11 of this document).

The award of this framework will be on the basis of the ‘Most Economically Advantageous Tender’ (MEAT).

The weighting for the quality evaluation is 60 marks; and, the price evaluation is worth 40 marks.

1. **Award process**
	1. What YOU need to do
* answer the quality questions section A and section B of the quality questionnaire in the eSourcing tool in the technical envelope.
* Complete the price matrix Attachment 3.
* Upload your completed price matrix into the eSourcing tool in the commercial envelope to question PQ1.
	1. What **WE** will do at the award stage

| 1. | **Compliance Check**First, we will do a check to make sure that you completed the pricing matrix in line with our instructions.  |
| --- | --- |
| 2. | **Quality Evaluation**We will give your responses to our evaluation panel. Each evaluator will independently assess your responses to the quality questions using the response guidance and the evaluation criteria. Each evaluator will give a mark and a reason for their mark for each question they are assessing. Each evaluator will enter their marks and reasons into the eSourcing tool. |
| 3. | **Consensus** Once the evaluators have independently assessed your answers to the questions we will arrange for the evaluators to meet and we will facilitate the discussion. At this consensus meeting, the evaluators will discuss the quality of your answers and discuss their marks and reasons for that mark. The discussion will continue until they reach a consensus regarding the mark, and a reason for that mark, for each question. These final marks will be used to calculate your quality score.  |
| 4. | **Quality Threshold**If you have received a zero for any of the quality questions we will reject your bid and you will be excluded from the competition. We will tell you that your bid has been excluded from the competition and why. Refer to table at paragraph 9 for an example of how your **quality score** will be calculated. |
| 5. | **Evaluate Pricing**We will then give your pricing to the price evaluation panel, who are different evaluators from those who assessed your quality responses.They will calculate your price score using the evaluation criteria in paragraph 12 – Price Evaluation. |
| 6. | **Final Score**Your quality score will be added to your price score, to create your final score as illustrated in paragraph 13 Final decision to award. |
| 7. | **Award** Awards will be made to the successful bidders following the standstill period, subject to contract. |

1. **Quality Evaluation**
	1. Question **AQA1 is a mandatory question** and will be evaluated PASS / FAIL. If you answer no to this question, we will reject your bid and you will be excluded from the competition. We will tell you that your bid has been excluded and why.
	2. Each question must be answered in its own right. You must not answer any of the questions by cross referencing other questions or other materials for example reports or information located on your website.
	3. Section B of the quality questionnaire will be independently assessed by our evaluation panel.
	4. Question AQB1 will be evaluated and a mark awarded based on the information you provide in your Attachment 11 - Fuel Card Coverage, as set out in the Marking Scheme in Section B.
	5. Questions AQB2 will be evaluated and a mark awarded based on the information you provide in your response to component Parts a-d, as set out in the Marking Scheme in Section B.
	6. Questions AQB1 and AQB2 combined will represent 50% of the overall weighting.
	7. Question AQB3 will be evaluated and a mark awarded based on the information you provide in your response to component Parts a-d, as set out in the Marking Scheme in Section B.
	8. Question AQB3 will represent 10% of the overall weighting.
	9. If you have received a zero for any of the quality questions AQB 1,2 or 3 we will reject your bid and you will be excluded from the competition.
	10. When the consensus meeting has taken place and the final mark for each question has been agreed by the evaluators, your final mark for each question will be multiplied by that question's weighting to calculate your weighted mark for that question.
	11. Each weighted mark for each question will then be added together to calculate your quality score.
	12. Please see table A below for an example of how your quality score will be calculated.

Table A

| **Question**  | **Question Weighting**  | **Maximum mark available**  | **Your final mark** | **Your weighted quality score** |
| --- | --- | --- | --- | --- |
| AQB1 | Coverage  | 60 | 100 |  75 | 45.00 |
| AQB2 | Customer Service | 40 | 100 |  40 | 40.00 |
| **Quality Score (Part 1 out of 100)**  | **85.00** |
| **Weighted Quality Score (Part 1) 50%** | **43.20** |
| AQB3 | Social Value | 100 | 100 | 75 | 75.00 |
| **Quality Score (Part 2 out of 100)** | **75.00** |
| **Weighted Quality Score (Part 2) 10%** | **7.50** |
| **Overall Weighted Quality Score (Quality Part 1 and 2)** | **50.70** |

1. **Award quality questionnaire**
	1. The quality questionnaire is split into two sections:

**Section A** – Mandatory question

|  | **Marking scheme** |
| --- | --- |
| **Section A – Mandatory service requirements**  |
| AQA1 | Compliance with Deliverables, as set out in Framework Schedule 1: Specification. | Pass / Fail |

**Section B** – Quality questions

* 1. A summary of all the questions in the quality questionnaire, along with the marking scheme, and weightings for each question is set out below

|  | **Marking scheme** | **Overall Quality Weighting (60%)** |
| --- | --- | --- |
| **Section B – Quality Questions**  |
| **Part 1 AQB1 and AQB 2 combined Weighted Quality Score 50%** |
| AQB1  | Coverage | 100/75/50/25/0 | **60** |
| AQB2 | Customer Service | 100/75/50/25/0 | **40** |
| **Part 2 AQB3 Weighted Quality Score 10%** |
| AQB3 | Social value | 100/75/50/25/0 | **100** |

| **Section A – Mandatory service requirements** |
| --- |
| **AQA1 Compliance Deliverables**  |
| **Requirement**If you are awarded a Framework Contract, will you unreservedly deliver in full, all the Deliverables as set out in Framework Schedule 1 – Specification.  |
| **AQA1 Response guidance**You must successfully provide the Deliverables detailed in Attachment 1a – Specification of the Terms and Conditions. Please select YES to indicate that, in the event you are awarded the Framework Contract, you will unreservedly deliver in full all the Deliverables as set out in Attachment 1a – Specification of the Terms and Conditions.You are required to select either option YES or NO from the drop-down list associated with this question.This is a PASS/FAIL question. If you cannot or are unwilling to select YES to this question, your Bid will Fail and will be excluded from further participation in this procurement.If you select YES this means you will unreservedly deliver in full all the Deliverables as set out in Attachment 1a which will form Framework Schedule 1 – Specification of the Terms and Conditions.If you select NO to indicate that you will not, or cannot, deliver in full all the Deliverables as set out in Attachment 1a which will form Framework Schedule 1 – Specification of the Terms and Conditions your Bid will Fail and will be excluded from further participation in this competition.You must select an option in response to this question. If you do not answer the question your bid may be excluded from further participation in this procurement.  |
| **Marking scheme** | **Evaluation guidance** |
| Pass | You have selected option ‘Yes’ confirming that you will unreservedly deliver in full all the Deliverables as set out in Attachment 1a – Specification. |
| Fail  | You have selected ‘No’ confirming that you will not, or cannot, deliver in full all the Deliverables as set out in Attachment 1a – Specification ORYou have not selected either ‘Yes’ or ‘No’ or N/A. You have selected YES but included caveats to that response. |

| **Section B Part 1 – Quality questions** |
| --- |
| **AQB1 Coverage Weighting 60%** |
| **Requirement**You are required to provide details of your Fuel Card coverage for vehicle fleet operations; based on national and regional coverage and concentrated within the UK. The bidder must provide as a minimum:* at least 10% coverage within at least 1 of the 12 regions listed in Attachment 11 Fuel Card Coverage (based on a total of 8,387 available sales outlets as of June 2021) in accordance with Attachment 1a – Specification paragraph 2.4 Coverage.

A completed Attachment 11 providing details of the coverage of your organisation must be uploaded in the eSourcing tool in response to this question. |
| **AQB1 Response guidance** To enable the Authority to assess the Fuel Card coverage you will be able to provide under this Framework Agreement, you must download, populate, save and upload Attachment 11 Fuel Card Coverage in accordance with the instructions provided in the Response Guidance.Attachment 11 Fuel Card Coverage – You must read the guidance on the first tab ‘Instructions’, which provides instructions on how to populate the spreadsheet.In accordance with the guidance, you must populate the cells in tab ‘Coverage’ that are highlighted yellow by providing details of the number of sales outlets by region as listed where your Fuel Card will be accepted.You must not make any amendments to the structure of Attachment 11 Fuel Card Coverage.  The Authority will not evaluate any information provided in any alternative format (in accordance with the Marking Scheme below). You must upload your completed Attachment 11 named “[Bidder Name] Attachment 11 Fuel Card Coverage’ into the eSourcing tool by attaching it to question AQB1.No attachments other than Attachment 11 are permitted; any additional documents submitted will be ignored in the evaluation of this question.The information provided in response to this question in Attachment 11 will be evaluated in accordance with the Marking Scheme below.For the purposes of evaluating responses to this question only, percentage figures will be rounded to the nearest whole digit using the standard Excel rules on rounding. In the event that the bidder is awarded a place on the Framework Agreement, the details provided in Attachment 11 will be incorporated into the Framework Agreement as follows: * Attachment 11 will become Annex 1 (UK Coverage) in Framework Schedule 1 Specification (Services and Key Performance Indicators);

This Annex will also be made available to Contracting Bodies as guidance for Further Competitions and Direct Awards.If you fail to provide the Attachment 11 Fuel Card Coverage document, your bid may be deemed non-compliant and you may be excluded from this competition.If you receive a mark of 0 (zero) for this question your bid will fail and will be excluded from the competition. |
| **Marking Scheme 100/75/50/25/0** |
| **Marking scheme** | **Evaluation criteria** |
| **100** | The bidder will provide Fuel Card coverage for fleet operations in 10% or more of the sales outlets in at least 7 of the UK regions (as listed in Attachment 11) |
| **75** | The bidder will provide Fuel Card coverage for fleet operations in 10% or more of the sales outlets in at least 5 of the UK regions (as listed in Attachment 11) |
| **50** | The bidder will provide Fuel Card coverage for fleet operations in 10% or more of the sales outlets in at least 3 of the UK regions (as listed in Attachment 11) |
| **25** | The bidder will provide Fuel Card coverage for fleet operations in 10% or more of the sales outlets in at least 1 of the UK regions (as listed in Attachment 11) |
| **0 / Fail** | The bidder will not be able to provide Fuel Card coverage for vehicle fleet operations in at least 10% of the available sales outlets within 1 of the UK regions (as listed in Attachment 11); ORA response has not been provided to this question. |

| **AQB2 Customer Service Weighting 40%** |
| --- |
| **Requirement**You are required to provide access to a Customer Service Help Desk throughout the life of the Framework Agreement in accordance with Attachment 1a – Specification 2.8 Customer Service and Account Management. |
| **AQB2 Response Guidance**All bidders must answer this question.Please clearly demonstrate how your organisation will provide access to a Customer Service Helpdesk, including the services it offers, throughout the life of the Framework Agreement by fully addressing component parts a) to d) of the response guidance below.1. Describe the services available for accessing your organisation's Customer Service Helpdesk between 08:00 hours and 18:00 hours.
2. Describe the methods your organisation uses to log enquiries, and how all enquiries are processed, including any SLAs.
3. Describe the process that your organisation will follow to manage how amendments can be made to credit limits/usage limits.
4. Describe the process that your organisation will follow to manage how amendments can be made to card controls and or functions.

Your response should be limited to, and focused on, each of the component parts of the question posed (a to d). You must not make generalised statements or give irrelevant information.Please attend to layout, spelling, punctuation and grammar. Address each of the component parts in the order they are listed in this response guidance. State which part you are responding to.Maximum character count – 8000 characters including spaces and punctuation. You must not exceed the character count within the e-Sourcing tool. Responses must include spaces between words. No attachments are permitted; any additional documents submitted will be ignored in the evaluation of this question.You are required to insert your response to this question in the technical envelope in boxes B2(a), B2(b), B2(c), and B2(d) each box has a character count of 2,000 characters.If you receive a mark of 0 (zero) for this question your bid will fail and will be excluded from the competition. |
| **Marking scheme 100/75/50/25/0** |
| **Marking scheme** | **Evaluation criteria** |
| **100** | The bidder’s response fully addresses all 4 of the component parts (a to d) of the response guidance above. |
| **75** | The bidder’s response fully addresses 3 of the 4 component parts (a to d) of the response guidance above. |
| **50** | The bidder’s response fully addresses 2 of the 4 component parts (a to d) of the response guidance above. |
| **25** | The bidder’s response fully addresses 1 of the 4 component parts (a to d) of the response guidance above. |
| **0** | The bidder’s response has not fully addressed any of the 4 component parts (a to d) of the response guidance above.ORA response has not been provided to this question. |

| **Section B Part 2 – Quality questions** |
| --- |
| **AQB3 Social Value Weighting 10%** |
| **Requirement**How you will support and improve health and wellbeing, including physical and mental health, in the contract workforce throughout the lifetime of the Framework Agreement, In accordance with Attachment 1a – Specification, paragraph 2.9 - Social ValueMore information [Social Value well-being](https://www.gov.uk/government/publications/procurement-policy-note-0620-taking-account-of-social-value-in-the-award-of-central-government-contracts)  |
| **AQB3 Response guidance**All bidders must answer this question.You are required to demonstrate the actions your organisation takes to support and improve upon the health and wellbeing, including physical and mental health, in the contract workforce throughout the lifetime of the Framework Agreement.Please clearly demonstrate and describe your organisation's existing or planned commitments by fully addressing component parts a) to d) of the Response Guidance below.1. Your organisation’s inclusive and accessible recruitment practices, development practices and retention-focused activities for managing and developing people with a disability or health condition.
2. Your commitment to staff training and awareness raising on health and wellbeing for the contract workforce, including loneliness.
3. Your methods used to measure staff engagement and adapt to any changes following the results
4. The processes you use or will implement to address any issues identified.

Your response should be limited to, and focused on, each of the component parts of the question posed (a to d). You must not make generalised statements or give irrelevant information.Please attend to layout, spelling, punctuation and grammar. Address each of the component parts in the order they are listed in this response guidance. State which part you are responding to.Maximum character count – 8000 characters including spaces and punctuation. You must not exceed the character count within the e-Sourcing tool. Responses must include spaces between words. No attachments are permitted; any additional documents submitted will be ignored in the evaluation of this question.You are required to insert your response to this question in the technical envelope in boxes B3(a), B3(b), B3(c) and B3(d) each box has a character count of 2,000 characters.If you receive a mark of 0 (zero) for this question your bid will fail and will be excluded from the competition. |
| **Marking scheme 100/75/50/25/0** |
| **100** | The bidder’s response fully addresses all 4 of the component parts (a to d) of the response guidance above. |
| **75** | The bidder’s response fully addresses 3 of the 4 component parts (a to d) of the response guidance above. |
| **50** | The bidder’s response fully addresses 2 of the 4 component parts (a to d) of the response guidance above. |
| **25** | The bidder’s response fully addresses 1 of the 4 component parts (a to d) of the response guidance above. |
| **0** | The bidder’s response has not fully addressed any of the 4 component parts (a to d) of the response guidance above.ORA response has not been provided to this question. |

1. **Price evaluation**

This paragraph 11 contains information on how to complete the pricing matrix Attachment 3 and the price evaluation process.

* 1. How to complete your pricing matrix:
		1. Read and understand the instructions in the pricing matrix, and in this paragraph, before submitting your prices.
		2. Your prices should compare with the quality of your offer.
		3. Your prices must be sustainable and include your operating overhead costs and profit.
		4. You should also take into account our management fee which shall be paid by you to us, as set out in the Framework Award form, Section 15.
		5. You should have read and understood the information on TUPE in paragraph 9 of Attachment 1 – About the framework. You are reminded that it is your responsibility to take your own advice and consider whether TUPE is likely to apply and to act accordingly. You are encouraged to carry out your own due diligence exercise on the application of TUPE when completing your pricing matrix.
	2. Your prices submitted must:
	+ exclude VAT.
	+ be in British pounds sterling, up to two decimal places
	1. Zero or negative bids will not be allowed.
	2. We will investigate where we consider your bid to be abnormally low.
	3. The prices submitted will be the maximum payable under this framework. Prices may be lowered at the call-off stage. Refer to Framework Schedule 3 – Framework Prices.
	4. You must download and complete the pricing matrix Attachment 3
	5. Provide a price, where one has been requested, in the cells highlighted in yellow.
	6. When you have completed your pricing matrix, you must upload this into the eSourcing tool at question PQ1 in the commercial envelope.
		1. If you do not upload your pricing matrix your bid may be rejected from this competition.
	7. Do not alter, amend or change the format or layout of the pricing matrix Attachment 3.
1. **Price evaluation process**
	1. This is how we will evaluate your pricing:
	2. We will check you have completed all the yellow cells
	3. Failure to insert an applicable price may result in your bid being deemed non-compliant and may be rejected from this competition.
	4. The price evaluation will be undertaken separately to the quality evaluation process.
	5. The bidder with the lowest total basket price will be awarded the maximum mark available (a price score of 40).
	6. All other bidders will get a price score relative to the lowest total basket price.
	7. The calculation we will use to evaluate your total basket price, is as follows:

| Price Score  |  | Lowest total basket price  |  | 40 (maximum mark available) |
| --- | --- | --- | --- | --- |
| = |  | x |
|  | Bidders total basket price |  |

 Example:

| Bidder A |  | Bidder B |  | Bidder C |
| --- | --- | --- | --- | --- |
| Total basket price |  | Total basket price |  | Total basket price |
| £1,000,000 |  | £4,000,000 |  | £ 9,000,000 |

1. Bidder A has the lowest basket price of £1,000,000. Bidder A is awarded the maximum mark available for price, which is 40;
2. Bidder B submits a total basket price of £4,000,000 Bidder B is awarded a price score of 10.00.
3. Bidder C submits a total basket price of £9,000,000 and is awarded a price score of 4.44.
	1. Abnormally low tenders
		1. Where we consider any of the total basket price(s) you have submitted to have no correlation with the quality of your offer or to be **abnormally low** or will ask you to explain the price(s) you have submitted (as required in regulation 69 of the Regulations).
		2. If your explanation is not acceptable, we will reject your bid and exclude you from this competition, we will inform you if your bid has been excluded and why.
4. **Final decision**
	1. How we will calculate your final score
	2. We will add your quality score to your price score to calculate your final score.

Example:

| Bidder | Quality score | Price score | Final score |
| --- | --- | --- | --- |
| Quality Part 1 (Maximum score available 50) | Quality Part 2 (Maximum score available 10) | (Maximum score available 40) | (Maximum score available 100) |
| Bidder A | 50.00 | 10.00 | 40.00 | 100.00 |
| Bidder B | 40.00 | 7.50 | 10.00 | 57.50 |
| Bidder C | 30.00 | 5.00 | 4.44 | 39.44 |

* 1. The Authority will conclude Framework Agreements with up to 20 Potential suppliers who have submitted fully compliant Tenders which meet all the requirements in the Selection Stage and Award Stage
	2. Following evaluation of the Selection and Award Questionnaires and Fuel Card Pricing Model Template, we will then rank all final scores from highest to lowest.
	3. The maximum number of suppliers for this framework may increase where two (2) or more bidders have tied scores in the last awarded position only.
	4. We also reserve the right to award a framework to any bidders whose final score is within 1 % of the last awarded position. The last awarded position is 20th position.
1. **Intention to award**
	* 1. We will tell you if you have been successful or unsuccessful via the eSourcing suite. We will send intention to award letters to all bidders who are still in the competition i.e. who have not been excluded.
		2. At this stage, a standstill period of ten (10) calendar days will start; the term standstill period is set out in Regulation 87(2) of the Public Contract Regulations. During this time, you can ask questions that relate to our decision to award. We cannot provide advice to unsuccessful bidders on the steps they should take and they should seek independent legal advice, if required.
		3. Following the standstill period, and if there are no challenges to our decision, successful bidders will be formally awarded a framework contract subject to signatures.
	1. Framework contract
		1. You must sign and return the framework contract within 10 days of being asked. If you do not sign and return, we will withdraw our offer of a framework contract.
		2. The conclusion of a framework contract is subject to the provision of due ‘certificates, statements and other means of proof’ where bidders have, to this point, relied on self-certification.
		3. This means
* Employer’s (Compulsory) Liability Insurance\* = £5,000,000
* Public Liability Insurance = £1,000,000
* Professional Indemnity Insurance = £1,000,000
* Product Liability Insurance = £1,000,000