

Tender Instructions

York Housing Association

Referred to as the Contracting Body throughout

2016 Insurance Tender

Quotation Deadline Date: 25 October 2016 5pm

Renewal Date: 30 November 2016

Issue Date: 19 September 2016

The information contained in this presentation is given in confidence to underwriters, to enable tenders to be provided to York Housing Association, and, if appropriate, to grant cover on receipt of instructions. The information may not be used for any other purpose without our written consent.

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Tender instructions

You are invited to submit a tender for the provision of Insurance for York Housing Association. The tender must remain valid for acceptance until the renewal date. If this is not the case this must be detailed in your tender response.

Tender responses should provide details of exactly where they differ from the tender specification- otherwise it will be assumed that the requirements will be met in all respects. This includes providing details of any clauses or cover that you are not able or prepared to provide.

This procurement is being conducted under the EU Regulations via OJEU, further to the Contract Notice Reference published in conjunction with the release of the tender specification.

Tender timetable

Activity	Date
Issue of tender documentation	19 September 2016
Deadline for clarifications/ questions	2 October 2016
Return of tender response	25 October 2016
Evaluation of tenders	15 November 2016
Standstill period commences	17 November 2016
Tender award	29 November 2016
Inception date of the insurance contract	30 November 2016

The Contracting Body reserves the right to change the above timetable and tenderers will be notified accordingly where there is a change in the timetable.

At any time prior to the deadline for the receipt of tender submissions, the Contracting Body may amend the tender documents. Any such amendment will be notified to all tenderers.

Tender documentation

These tender instructions should be read in conjunction with the marketing presentation and its accompanying appendices.

Clarifications / Questions

Tenderers may raise questions or seek clarification regarding any aspect of this procurement at any time prior to the tender clarifications deadline specified below:

5pm on 2 October 2016

Any changes to the date or time will be advised to all tenderers at the earliest reasonable opportunity.

Please forward tender responses to lauren.mcfarland@aon.co.uk and DerrickPalmer@yorkha.org.uk

Return of tender response

For your tender to be considered, please comply with the following instructions:

The tender response must be sent by email to the email addresses noted above together with any supporting documents by **5pm on 25 October 2016**.

There are a number of documents that you must include within your tender response:

- Completed tender checklist (see Appendix 1)
- Completed pricing schedule (see Appendix 2)
- Responses to pass/fail Criteria (see Appendix 3)
- Quotations and policy wordings
- Underwriting services method statement
- Claims handling method statement
- Supporting information as required

It is your responsibility to ensure that you comply with these instructions and that the tender response is received by the deadline specified above. Any tender responses not submitted or not submitted complete by the stated deadline will be discarded. It is your responsibility to meet the tender deadline.

Please note that tender responses will not be opened until after the deadline.

All costs in submitting the tender response will be borne by the tenderer.

A tender response must remain valid and capable of acceptance by the Contracting Body for a period of 60 days following the deadline. A tender response with a shorter validity period may be rejected.

Modification and withdrawal of tender responses

You may modify your tender response prior to the deadline.

No tender response may be modified subsequent to the deadline for submissions.

Evaluation

Tender responses will be evaluated in accordance with the evaluation criteria published within the broking presentation. The Contracting Body reserves the right to cancel the procurement process and / or not to award the contract.

The Contracting Body will complete an initial analysis of the tender responses, and, if required, will contact tenderers directly to clarify details.

The Contracting Body will complete the scoring exercise in line with the evaluation criteria for each Lot.

A bid not fulfilling the conditions detailed in the tender documents may be rejected.

Tenderers are invited to submit responses for any or all lots. Where a lot consists of more than one line of business, the Contracting Body reserves the right to award individual insurances to a tenderer separately from the rest of that lot in order to achieve the most economically advantageous outcome.

Standstill Period

An Alcatel letter will be issued to each tenderer confirming successful and unsuccessful lots. The

standstill period runs for ten days during which time requests for further debriefs on the evaluation will be accepted.

The Contracting Body will respond to any requests for additional information at least three working days before the expiry of the standstill period as required under the EU regulations. Where this is not possible the Contracting Body will extend the standstill period for a further three days.

If the request for additional information is received after the date stated in the Alcatel letter then the Contracting Body will respond within fifteen days and the standstill period will not be extended.

Freedom of Information

Tenderers are advised that each Contracting Body is subject to the obligations of the Freedom of Information Act 2000 (“FOIA”), the Environmental Information Regulations 2004 (“EIR”) and the Government’s transparency agenda. The Contracting Body may, pursuant to a request under the FOIA, EIR or otherwise, disclose or publish the entire Contract including the supplier’s tender. Tenderers should submit a Confidential Information Declaration if they consider that any part of their Tender should be exempt from disclosure. The Contracting Body will take the Confidential Information Declaration into consideration when determining whether to publish or disclose information but the final decision on publication or disclosure shall remain with the Contracting Body.

Form of Tender / Certificate of Non-Collusion / Conflict of Interest Statement

The Contracting Body requires all tenderers to complete the above which forms part of **Appendix 3** of this document, and include within their tender response.

Underwriting – service requirements

All tenderers must include a service method statement. This must include:

Requirement	Measure
<p>Details of underwriting and account management staff.</p> <p>This must include contact details, and experience/qualifications.</p>	<p>Insurers must provide at least one named contact for each lot being quoted for.</p> <p>Allocated staff must be able to demonstrate relevant experience / qualifications.</p>
<p>Communication / Correspondence</p>	<p>Telephone calls are returned within 24 hours</p> <p>Emails are responded to within 48 hours.</p> <p>Changes to cover are actioned within 5 working days.</p> <p>Written correspondence is dealt with within 5 working days</p> <p>Motor and EL certificates to be issued within 48 hours of request.</p> <p>Policy documentation to be issued within 30 days of inception.</p>

Claims handling – service requirements

All tenderers submitting a response for Property, Liability and Motor Fleet lots must provide a claims handling method statement. This must include:

Requirement	Measure
Details of staff who will be undertaking claims handling. This must include contact details and experience/qualifications.	Insurers must provide at least one named contact for each lot being quoted for. Claims handlers must be able to demonstrate relevant experience/qualifications.
Details of claims reserving philosophy.	Full points will be awarded where a realistic reserving philosophy is adopted. Open claims are reviewed every 3 months and reserves are updated.
Communication / Correspondence	New claims are recorded and acknowledged within 48 hours Telephone calls are returned within 24 hours Written correspondence is dealt with within 5 working days Legal proceedings are allocated on the working day of receipt.

Appendix 1 – Tender checklist

All bidders must complete the table below and include it within their tender submission.

Please confirm that you have included the following:

Pricing Schedule	Y/N
Responses to Pass / Fail Criteria	Y/N
Quotations and policy wordings	Y/N
Underwriting Services method statement	Y/N
Claims Handling method statement	Y/N
Certificate of non-collusion	Y/N
Form of Tender	Y/N

Appendix 2 - Pricing schedule

Please tick each lot for which you are providing a quotation, complete the pricing schedule below and include within your tender submission.

Lots	Quotations Enclosed
Lot 1 - Property Damage	
Lot 2 - Computers	
Lot 3 – Combined Liability (EL & PL)	
Lot 4 – Engineering Inspection	
Lot 5 – Motor Fleet	
Lot 6 – Professional Indemnity	
Lot 7 – Trustee Indemnity/ Directors and Officers	
Lot 8 – Crime	
Lot 9 – Personal Accident	

Our prices are confirmed as follows:

Individual Lots	Premiums
Lot 1 - Property Damage	£
Lot 2 - Computers	£
Lot 3 – Combined Liability (EL & PL)	EL £
	PL £
	£
Lot 4 – Engineering Inspection	£
Lot 5 – Motor Fleet	£
Lot 6 – Professional Indemnity	£
Lot 7 – Trustee Indemnity/ Directors and Officers	£
Lot 8 – Crime	£
Lot 9 – Personal Accident	

Notes

- Each lot will be awarded individually and must be quoted on a standalone basis.
- The premiums declared in this pricing schedule will be used for evaluation purposes.
- All premiums to be quoted exclusive of IPT / VAT.
- All premium to be net of LTA discounts.
- Where a separate fee will apply for claims handling, this must be shown separately against the relevant lot.

I/we further agree that these quotations will remain valid until inception of the policies referred to within this specification.

I/we understand that the lowest of any quotation will not necessarily be accepted and that the Contracting Body will not be responsible for any expenses or other liabilities incurred in submitting my/our quotation.

Name of Company	
Correspondence Address	
Signature	
Position in Company	
Date	

Appendix 3 – Pass/Fail Criteria

All bidders must provide the information requested below. Failure to provide this information will result in your tender response being rejected.

Please confirm the following:

We are licensed to transact business in the UK and are authorised by the UK Financial Conduct Authority	Y/N
Standard and Poors rating (or equivalent)	

Please provide:

A copy of the latest annual reports and accounts
Details of names and qualifications of employees who would be responsible for delivery of services

Appendix 4 – Form of Tender for Insurance Services

Form of tender for: Insurance Services

To: Chief Executive, York Housing Association

1. I/We understand that by the very nature of the services, no guarantee can be given with regard to the volume, trade requirement, value, duration, category nor continuity of the services.
2. This tender is **exclusive** of V.A.T., which will be recoverable from the Employer in accordance with the V.A.T. liability of the Contractor.
3. I/We agree that, unless specifically withdrawn in writing, this tender will remain open for acceptance for a period of 90 days from the closing date set for receipt of tenders as set out in the Invitation to Tender.
4. The Employer reminds all tenderers that he is not bound to accept the lowest or any tender and will not be liable for, nor be required to pay any costs, charges, expenses or losses that may be incurred by any tenderer in the preparation of their tender.
5. I/We have satisfied myself/ourselves as to the accuracy and sufficiency of our tendered rates and confirm that they (except in so far as it is otherwise provided for in the Contract) cover all my/our obligations, liabilities, risks, contingencies and other matters in connection with undertaking the services in accordance with the Contract.
6. I/We agree that should any obvious errors in pricing or errors in arithmetic be discovered before acceptance of this offer, these errors will be corrected or the tender withdrawn.

This tender is submitted by:

Signed:

Name:

Position:

Firm or Company:

Address:

Telephone No:

E-mail address:

Date:

CERTIFICATE OF NON-COLLUSION

The essence of tendering is that the Contracting Body shall receive bona fide competitive tenders from all firms tendering. In recognition of this principle, I/we certify that this is a bona fide tender, intended to be competitive, and that I/we have not fixed or adjusted the amount of the tender by or under or in accordance with any agreement or arrangement with any other person. I/We also certify that I/we have not done and I/we undertake that I/we will not do at any time before the returnable date for this tender any of the following acts:-

- 1 communicate to a person other than the person calling for these tenders the amount, or approximate amount of the proposed tender;
- 2 enter into any agreement or arrangement with any other person that he shall refrain from tendering or as to the amount of any tender to be submitted;
- 3 offer or pay or give or agree to pay or give any sum or money or valuable consideration directly or indirectly to any person for doing or having done or causing or having caused to be done in relation to any other tender or proposed tender for the work any act or things of the sort described above.

In this certificate, the word 'person' includes any persons and any body or association, corporate or unincorporated; and "any agreement or arrangement" includes any such transaction, formal or informal, and whether legally binding or not.

CONFLICT OF INTEREST STATEMENT

The Housing Association requires Tenderers to answer the following questions:

1. Has any Director, Partner or Associate been an employee of the York Housing Association within the last five years?
YES/NO (if yes please give details)
2. Please state if any Director, Partner or Associate has a relative(s) who is an employee of the Housing Association at a senior level or is a Councillor, Board, Committee, or Panel Member of the Employer.
YES/NO (if yes please give details)
3. Please state if any Directors, Partners or Associates of your firm have any involvement in other firms who provide or have provided services to the Housing Association.
YES/NO (if yes please give details)
4. Is any Director, Partner or Associate an existing tenant or leaseholder of the Housing Association (if so please give details)
YES/NO (if yes please give details)

Note: A relative is defined as a person's spouse, parent, grandparent, child, grandchild (including illegitimate children and grandchildren) brother and sister. Technically the term relative does not include any relationship that is not by blood or marriage, however, if considered close the same criteria should apply.

Signed:

Name:

Position:

Firm or Company:

Date:
