Specification

**Provision of Life, Medical**

**and Accident cover**

HRED Directorate

**Contract Reference: PS/23/85**

**Provision of Group Life /Medical /Personal Accident Cover**

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## 1. Introduction

## The Department for Transport (DfT) invites proposals for the following services. This contract will be subject to the RM6138 Insurance Services Terms and Conditions.

## The Driver and Vehicle Licensing Agency (DVLA) is an Executive Agency of the Department for Transport, based in Swansea and employs around 6,000 staff. The Agency’s primary aims are to facilitate road safety and general law enforcement by maintaining accurate registers of drivers and vehicle keepers and to collect Vehicle Excise Duty.

## The Department for Transport (DfT) invites proposals for the following Insurance Services:

## Life Cover

## Medical Cover

## Accident Cover – Thomas Carroll to be utilised as an intermediary.

##

## This contract will be subject to the RM6138 Insurance Services Terms and Conditions.

## 2. Background to the Requirement

## The Agency has a requirement for Life, Medical and Accident cover for a number of employees who were transferred under TUPE (Transfer of Undertakings (Protection of Employment) Regulations 1981) agreement following the in-sourcing of IT services in 2016. The provision is required to satisfy DVLA’s legal obligation to staff who have transferred to the Agency under TUPE regulations.

## 3. Procurement Timetable

Not applicable due to Direct Award.

## 4. Scope

## The DVLA has a requirement for the provision of:

## Life;

## Medical; and

## Accident cover

## Current numbers are outlined in Annex A. These numbers are subject to change over the term of the contract to enable staff to opt in or out of the cover they are entitled to.

## Service Providers must meet the minimum requirements for each type of cover as outlined below:

## Life cover

## Life assurance provided, against the risk of contracting fatal illnesses or accidents, or death whilst in employed by DVLA.

## Structure:

## Must be part of a group policy.

## The supplier accounts for Insurance Premium Tax – DVLA has a registered IPT Number with HMRC.

## Option to pay out a regular income rather than a lump sum.

## Critical illness cover:

## Pays out a tax-free lump sum in the event that an employee is diagnosed with one of a range of listed illnesses and survives for a period of at least 14 days.

## Medical Cover

## Insurance against the risk of incurring medical expenses for individuals, plus when appropriate partners and/or families.

## The policy must be medical history disregarded (i.e. previous conditions are not considered when awarding cover).

## Options to add partner, children (no partner) and family. These will be paid for directly by the employee

## Must be part of a group policy.

## The person named in the Policy must be able to account for tax on a P11D.

## GP 24/7 anytime telephone contact if unwell.

## Elements:

## Consultation with GP for a series of tests.

## Screening, scans and diagnostic tests - investigations and detection.

## Treatments for identified conditions – outpatient, day patient, in-patient:

## Treatments for cancer– outpatient, day patient, in-patient.

## Pregnancy complications.

## Medical devices.

## Prosthesis.

## High Dependency Unit care.

## Medical Transport.

## Parent and child accommodation.

## Recovery at home.

## Recovery - therapies:

## Homeopathy – alternative medicine.

## Recovery or end of life:

## Cash, in lieu of receiving scheme funded treatment.

## Cash for hospital stay.

## Cash payments due to long term absence from work due to illness or injury.

## The policy must be medical history disregarded (i.e. previous conditions are not considered when awarding cover).

## The scheme must be a group policy.

## The person named in the Policy must be able to account for tax on a P11D.

## GP 24/7 anytime telephone contact if unwell.

## Accident Cover

## Insurance against the risk of incurring medical expenses for individuals, plus when appropriate partners and/or families, following an unfortunate incident that happens unexpectedly and unintentionally, typically resulting in damage or injury.

## Structure:

## Must be part of a group policy.

## The supplier must account for Insurance Premium Tax – DVLA has a registered IPT Number with HMRC.

## Payout made to a DVLA employee when an unfortunate incident happens, which unexpectedly and unintentionally results in injury.

## Service Providers will be required to provide evidence of the following as part of their tender submission:

## Standard Customer Service Targets

## Expected Response times to claims made under this contract

## Commitment to deliver services within the locality of claimant

## Performance history for the last three years for similar services

## Confirmation that sufficient information packs (electronic or hard copy) will be made available for each policy holder

## Confirmation that they will meet the performance measures agreed and provide accurate management information

## Clear description of the approach to administration of opt in opt out processes including payments and refunds

## Legal and Policy Changes

During the policy period there may be circumstances where DVLA’s requirements change. Where necessary the Service Provider shall provide or procure the request to amend the policy and / or Premium accordingly. The request to amend the policy shall be acknowledged by the Service Provider within two working days of receipt, and the revised terms shall be agreed by all parties within a reasonable timeframe.

## 5. Implementation and Deliverables

## Existing policy will expire on the 11 September 2023 and the commencement of the new policy must occur on 12 September 2023.

## This Agreement shall be for a period of one 1 year. The contract may not necessarily cover the policy period.