

York Housing Association

Broking Presentation / 2016 Insurance Tender

Deadline Date for receipt of quotations: 25th October 2016

Please send your quotations to:

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The information contained in this presentation is given in confidence to Underwriters, to enable quotations to be provided to Aon UK Limited and, if appropriate, to grant cover on receipt of our instructions. The information may not be used for any other purpose without our written consent.

Signed: 

For and on behalf of Aon UK Limited

Date of Issue: 19th September 2016

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Information and Notes

- Where we may request, or you wish to offer, terms on a co-insurance and/or excess layer basis, we ask that:
 - Information is not shared with any other insurer
 - Any quotation offered is free from any clause that has the effect of aligning terms and conditions to a quotation offered by any other insurer
- Any quotation or declinature given verbally will need to be confirmed in writing

General information

- Renewal Date of existing covers: 30th November 2016
- Claims information shown in GBP unless otherwise stated
- Client web-site (to provide general background / company ethos: <http://www.yorkha.org.uk/>)

Policy Term

30th November 2016 to 29th November 2017

Long Term Agreement(s)

Quotations are required on the basis of an initial contract period of 3 years from 30th November 2016 to 29th November 2019 with the option to extend the contract by an additional 2 years to 29th November 2021.

Aon Remuneration

- Net basis - to include Insurance Supplementary Brokerage - 3.5% (in accordance with Aon national agreement)
- Additional remuneration – 2.5% Management Services Fee for Trio products in accordance with Aon national agreement

Request for quotation

- This presentation represents the cover required - it does not necessarily represent expiring cover
- Alternative / optional quotations are also required as stated.

Taxes

Insurers are to quote net of Insurance Premium Tax (IPT) / Value Added Tax (VAT) and any other applicable taxes

Responding to our broking presentation

- Please clarify within your quotation any cover and/or limits we have requested that is either:
 - varied from that requested
 - excluded

Please note that:

- By quoting for this risk, you confirm that you are satisfied that the presentation is clear and accessible.

- By quoting for this risk, you confirm that the insured's representations of material information held by senior management does not include information that the insured is not able to disclose because of any legal or regulatory obligation.
- By quoting for this risk, you confirm that cover is at least in accordance with the Insurance Act 2015 and if you wish to contract out, this is clearly stated, with reasons, within the insurer's quotation.

List of Appendices

Appendix One – Corporate Plan 2016 2021 FINAL

Appendix Two – Standing Orders and Governance Framework (Approved by the Board)

Appendix Three – Health & Safety Policy (Approved by the Board 21.07.16)

Appendix Four – Health & Safety Manual (Approved by the Board 21.07.16)

Appendix Five – Maintenance Policy (Approved by Board 21.07.16)

Appendix Six - Claims Experience

Appendix Seven – ZM Claims Summary 13th July 2016

Appendix Eight – Copy of All Properties inc Leasehold & Shared Ownership

Appendix Nine - Rebuild Costs All Properties

Appendix Ten - Computer Equipment Valuation Breakdown

Company background

History

1960's & 1970's

York Housing Association (YHA) was founded in 1964. The Association registers with the Housing Corporation in 1975. The first new build scheme at McHugh Court was completed and opened in time for the 1975/76 academic year. This development provides 27 houses for student families.

1980's & 1990's

In the 1980's, the Civic Trust and RIBA Building Design Awards go to the new build scheme at Bretgate establishing the Association's reputation for design and for imaginative use of inner city development sites.

Through a Transfer of Engagements from Viking Housing Society, York Housing Association takes on its largest general needs / elderly scheme, newly built by Viking at Rothwell, Leeds.

In partnership with York Mind, supported Housing Schemes are developed for people with mental health problems. Support workers are employed.

In the 1990's Tuke Housing Association chose YHA to be its managing agent. The Association develops a series of schemes for people with learning disabilities and begins to provide accommodation for homeless households through conversions and private sector leasing initiatives.

21st Century

In the late 21st century, East Riding of Yorkshire chose YHA as a specialist housing partner and they employ a property maintenance worker to carry out minor repairs. "Green" schemes at Fieldside Place and Boundary Close demonstrate YHA's commitment to keeping running costs low for tenants.

YHA works in partnership with Scarborough DC to provide temporary accommodation to 24 households in Kealia Court. They have embarked on a joint initiative with Tees Valley Housing (part of the Fabrick Group) to redevelop three sites in York formerly occupied by 'Discus' bungalows.

The successful partnership, also involving local residents, the City Council and Southdale as the contractor, resulting in the completion of new replacement bungalows and York's first purpose built extra care scheme, Auden House. As well as their own properties they also began providing housing management services on behalf of Tees Valley on the second Discus site at Richmond Street.

In 2013-14 the Association raised further finance to continue its growth programme with approximately 140 units planned. Half of these are acquisitions of existing social housing units, with the other half providing new supply of homes.

For the period 2015-2018 capital funding through the Homes and Communities Agency continues to be available although at reduced levels. The Association has formed a Development Partnership with Broadacres Housing and is bidding for capital grant to continue to develop further schemes.

Company overview

YHA has established a track record as an effective partner in developing new business, adopting a can-do approach and finding solutions which are sensitive to local circumstances.

The Association now provides homes and services to more than 850 individuals and families living in York, Leeds, Ryedale, the East Riding, Scarborough, Harrogate and North East Lincolnshire with a strong ethos around tenant and resident involvement, involving people in decisions to improve services provided to them.

They have a mixture of general needs accommodation for:

- Single people
- Couples and families
- Sheltered housing the elderly and supported housing for people who are vulnerable, i.e, mental ill health and learning disabilities
- Student accommodation

The Association provides supported accommodation for people who require more intensive support and these properties are managed on their behalf by a range of other agencies.

YHA actively seek new business opportunities where the resulting benefits outweigh any perceived risks but always put their core business priority of providing value added services to their customers first. They are developing their benchmarking capability in order to ensure that YHA's performance and costs compare favourably with those of their peers.

Mission statement

"To be an excellent landlord, providing high quality housing and support services, making a positive contribution in the communities with which we work."

Vision

"To be recognised by customers and partners as being the organisation to turn to as the best, the most efficient and effective provider of housing and support services in the local area."

Values

- Ensure that customers are a driving force behind the business
- Be pro-active in finding ways to support a diverse range of individuals and local communities
- Treat all those with whom we are associated equally, fairly and with respect, and actively challenge any form of discrimination
- Use creativity and innovation to achieve continuous improvement
- Maximise the positive environmental impact of their activities
- Conduct all its activities professionally, in a context of openness, accessibility, accountability and probity

Environmental Policy

YHA will continue to plan to take whatever reasonable and cost-effective action they can do to reduce any adverse effects the Association may have upon the environment, and to mitigate the effects of climate change upon their tenants and housing stock. This is set within the context of increasing local, national and international government action on climate change, and the fact that the existing national stock requires massive investment to reduce its carbon emissions. YHA have Sustainability Action Plan in place to help them achieve this.

Their Environmental Policy contains their vision and identifies the following main Strategy areas

- **Staff Awareness** - keeping environmental issues "live" through seminars, newsletters and meetings
- **Green housekeeping** - the way they run their office operation - transport, waste, energy, recycling and purchasing
- **Tenant Awareness** - particularly relating to energy use and costs - through events and newsletter
- **Existing Housing** - green refurbishment and retrofit to reduce energy costs and CO2 emissions
- **New Housing** - sustainable construction to meet or exceed standards of the Code for Sustainable Homes

Third party service

York Housing Association provide a range of services to other organisations during the year, from managing property for other Registered Providers (RP's) and housing agencies to providing full repairs and maintenance service for a sizeable locally based proportion of housing stock of a larger association. Income from these third party services amounted to more than £300,000 and provided a worthwhile contribution towards YHA's development programme even after meeting own costs.

Please refer to '**Appendix Five – Maintenance Policy (Approved by SMT May 2015)**'

Five Year Plan 2016/ 2021

The Corporate Plan 2016 / 2021 for York Housing Association covers the core businesses of:

- Provision of social and affordable housing
- Provision of support services to vulnerable people
- Provision of housing management, maintenance and development services including through partnerships with other organisations

The key financial effects of implementing this Corporate Plan, and in the context of the reducing rent levels, will be:

- Turnover rising from £5,162k in 2016/17 to £5,409k in 2020/21, a rise of 4.7% over the period
- Net interest costs rising from £919k in 2016/7 to £942k in 2020/21
- The annual surplus averages £220k over the 5 years
- Capital expenditure of approximately £1.2m is assumed for the development of 32 remaining homes at Whitby. The 12 properties at Sherriff Hutton were considered by the Board after the preparation of the business plan and will be funded from the cash balance
- We raised additional funds during 2013/14 to undertake this work but in the current political and economic climate, have not assumed to raise further funds in the life of this Plan or until greater clarity exists about the future operating and economic environment

The Corporate Plan also pulls together information relating to:

- **The Mission of the Association:** the organisation's purpose
- **The Vision:** the organisation's aspirations for the future following extensive Board work and discussion.
- **The financial / business plan:** setting out the five year financial forecasts which will enable the Vision to be delivered
- **The Strategic priorities:** the medium term objectives that will deliver the Vision
- **The Values:** how the organisation's people will go about conducting the business of the Association.
- **The Operational Plan for 2016/17:** setting out the short term tasks and actions required in the current year
- **The financial / business plan:** setting out the five year financial forecasts which will enable the Vision to be delivered

Please refer to ***‘Appendix One – Corporate Plan 2016 to 2021 FINAL’*** and ***‘Appendix Two – Governance Standing Orders and Framework’***.

Risk Management Information

YHO has a Health & Safety policy in place that includes the organisations responsibilities and the procedures, please refer to ***‘Appendix Three – Health and Safety Policy (Approved by the Board 21.07.16)’*** and ***‘Appendix Four – Health and Safety Manual (Approved by Board 21.07.16)’***.

Business Description

Housing Association

Lot 1 – Property

Material Damage including “All Risk”

Cover required

This policy insures property against accidental loss, destruction or damage as defined in the policy. All Risks of physical loss or damage to Property including **Terrorism** as per the ‘Perils Applicable’ detailed below:

Property Insured

Item Description	Declared Value	Excess	Perils Applicable
Housing Properties	£96,145,621 (inclusive of 20% VAT)	£250	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft, All Other Damage
		£1,000	Subsidence
Housing Contents (Currently compiling inventory in the next few months so the declared value may change)	£1,200,000 (inclusive of 20% VAT)	£250	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft
		£1,000	Subsidence
		£100	All Other Damage
Housing Properties – Leasehold	£4,100,210 (inclusive of 20% VAT)	£250	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft
		£1,000	Subsidence
		£100	All Other Damage

Item Description	Declared Value	Excess	Perils Applicable
General Properties Alpha Court Offices Monks Cross Drive York YO32 9WN	£2,040,000 (inclusive of 20% VAT)	£250	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft
		£1,000	Subsidence
		£100	All Other Damage
General Contents (Currently compiling inventory in the next few months so the declared value may change)	£148,944 (inclusive of 20% VAT)	£250	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft
		£1,000	Subsidence
		£100	All other damage

- Approx. percentage of Housing Property that are flats (i.e. not houses) 40%
- 17 properties at Fieldside Place and 8 at Boundary Close have wooding cladding but the remaining properties are of standard construction.
- There is a property known as **Castlegate / Friargate valued at £500,000 (£600,000 inclusive of 20% VAT)** that is currently vacant waiting to be sold. This is not included in the 'list of all properties inc Leasehold & Shared Ownership Properties'. The address is 29 Castlegate, York, YO1 9RN.

Please refer to:

- **Appendix Eight** for a list of all properties inc Leasehold & Shared Ownership Properties
- **Appendix Nine** for Rebuild Costs of all Properties

'All Risks' cover required for the below

Item Description	Sum Insured
Play equipment at Poppleton Gate House	£6,000
Play Equipment at Fieldhouse Place	£10,000
Play Equipment at McHugh Court	£10,000
Total	£26,000

Sum Insured	Excess	Perils Applicable
£26,000	£100	Fire, Lightning, Explosion and Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm or Flood, Escape of Water, Impact, Audio or Visual Communication, Fixed Glass and Sanitaryware, Accidental Damage to Supply Pipes and Cables, Falling Trees or Branches, Leakage of Oil, Theft, Subsidence, All Other Damage

Territorial Limits

Great Britain Northern Ireland the Isle of Man and the Channel Islands but restricted to Great Britain for any applicable Terrorism Extension

Basis of Loss Settlement

Buildings, Machinery and Plant: Cost of rebuilding or replacement or repair costs. Subject to Reinstatement Day One (non-adjustable) conditions. Maximum limit 120% of Day 1 values, except documents, records and data – replacement costs of paper, document materials and media plus re-writing costs but not the value of the information or data.

Principal Extensions

- **Terrorism**
- Day one uplift 120%
- 72 hour provision
- Capital Additions and Alterations
- Contracting Purchaser
- Damage to Reputation
- Debris Removal Costs
- Drains and Gutters
- European Union and Public Authority Requirements (including Undamaged Property)
- Fire Extinguishing Expenses
- Inadvertent Omission to Insure
- JCT or Equivalent Contract Conditions - £1,000,000 maximum contract value
- Keys & Locks
- Landscaped Grounds
- Loss Minimisation and Prevention Expenditure
- Metered Utilities
- Mortgagees, Freeholders and Lessors
- Motor Vehicles Own Premises only
- Non-invalidating
- Other Interests
- Personal Effects
- Professional Fees
- Temporary Removal
- Temporary Repairs
- Theft – Damage to Buildings
- Trace and Access
- Transit
- Underground service
- Unoccupied Buildings
- Workmen

Claims Information

Policy Year	Claims		Total Claims	
	Paid Amount (£)	Outstanding Amount (£)	No	Amount (£)
2011/2012	29,897	0	6	29,897
2012/2013	18,797	0	4	18,797
2013/2014	1,664	0	4	1,664
2014/2015	42,918	0	7	42,918
2015/2016	0	0	0	0
Total	93,276	0	21	93,276

The above claims experience is:

- Net of the excess
- Has a cut-off date of 27th July 2016

Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience and '**Appendix Seven – ZM Claims Summary 13th July 2016**' for the claims summary report that includes the property claims listing.

Claims over £10,000

Date	Claim type	Amount paid / o/s	Further details
17/11/2011	Fire	£10,355	Flat 24 Kealia Court. Fire due to an unknown cause. Incurred costs included £6,495 for rent loss, £673 for furniture, carpets for Flat 15 (below Flat 24) and £3,187 for furniture and carpets in Flat 24.
17/07/2012	Burst pipes	£27,911	1-4 Boundary Close. Burst pipe under floating floor at 4 Boundary, affecting 1, 2, and 3 Boundary Close as well.
04/06/2013	Theft (forcible entry)	£18,130	Flat 1, 4 Dean Road. Theft and vandalism - property stripped of all belongings including furniture fixtures and fittings, carpets, curtains bed, wardrobe, beanbags, white goods and cooker. Sockets and light fittings damaged. Estimated contents value £3,245.
01/05/2015	Fire	£20,064	25 Lady Mill Garth. Fire due to unknown causes. New kitchen, bathroom, heating, full re-wire, plastering and redecoration works.
29/11/2015	Accidental Damage	£10,956	5 Kealia Court. Incurred costs included rent loss, repairs and replacement kitchen and bathroom fittings, carpets and fridge.

Quotations required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Property Insurance - Money

Cover

All Risks of loss of money belonging to the insured or for which they are responsible including **Terrorism**.

Definitions

A Negotiable Money shall mean any current coinage, current bank and currency note, bill of exchange, luncheon voucher, cheque, bankers' draft, national giro draft, money order, postal order, current postage stamp, unused unit in any postage stamp franking machine, revenue stamp, national savings stamp, national savings certificate, holiday with pay stamp (provided the insured is not otherwise indemnified), credit, debit or charge card sales voucher, phonecard, consumer redemption voucher and gift token accepted by the insured, Value Added Tax purchase invoice and trading stamp belonging to the insured or for which the insured has accepted responsibility and held in connection with the business.

and

B Non-negotiable money shall mean any crossed cheque, crossed bankers' or giro draft crossed money order, crossed postal order and premiums savings bond.

Limits

Item	Description	Limit any one loss
1	Non-Negotiable Money	£250,000
2 (a)	Loss of other money in transit in the custody of any director or employee, or in transit by registered post, or in Bank Night Safe	£1,000
2 (b)	Loss of other money in transit in the custody or control of a security company or similar organisation	Nil
2 (c)	(i) In the premises, in the custody of or under the actual supervision of employees	£1,000
	(ii) In the premises, in locked safes or strongrooms	£4,000
	(iii) In the premises, in locked receptacles (other than safes or strongrooms)	£250
2 (d)	In the private residence of any authorised employee	£250

Excess

£50 each and every loss

Claims Information

- No claims reported within the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Property Insurance – Work in Progress

Cover

- Contracts comprising new buildings in course of erection and alterations and additions to existing buildings including unfixed goods and materials on or adjacent to the site for incorporation therein all the property of the insured or for which they are responsible but excluding temporary buildings, plant, machinery, tools and equipment the property of any contractor or sub-contractor of for which they are responsible. The liability of the insurer in respect of any single contract will not exceed the amount specified in the schedule under the limit any one contract.
- Accidental damage by any cause not otherwise excluded.

Territorial Limits

Great Britain Northern Ireland Channel Islands the Isle of Man

Contract Value

Estimated contract value - £600,000

Limits

£1,000,000 any one contract

Excess

- Riot and malicious persons, storm or flood, escape of water - £250
- Theft, all other damage - £500
- Subsidence - £1,000

Principal Extensions

- **Terrorism**
- Breakdown or explosion
- Debris removal
- European Community and Public Authorities Clause (including undamaged property)
- Expediting expenses
- Fire brigade charges

- Joint names
- Metered water
- Offsite storage
- Other persons indemnified
- Plans
- Professional Fees
- Speculative buildings
- Theft of the fabric of buildings

Claims Information

- No claims have been reported within the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Property Insurance - Business Interruption

Cover

Any additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the interruption of or interference with the business

Sums Insured / Perils / Indemnity Period

Item Description	Sum Insured	Perils Applicable	Maximum Indemnity Period (months)
Additional Expenditure	£450,000	As per PD	36

Excess

Nil

Principal Extensions

- **Terrorism**
- Accountants
- Action of competent authorities
- Alternative Premises
- Automatic Reinstatement of Loss
- Denial of Access
- Loss of rent or temporary accommodation
- Notifiable Disease

- Payments on Account
- Prevention of Access (Non-Damage) – Bomb Scare
- Professional Fees
- Public Utilities – Terminal Ends

Forthcoming Contract

Currently no contracts in place but next year, however, YHA will be entering into a contract with a design and build contractor. The approximate contract value will be £600,000.

Claims Experience

- No claims have been reported within the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 1 - Evaluation Criteria - Property

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	500	50%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cover for landscape gardens being £15,000 when £20,000 was requested</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: A £10,000 excess being applied where a £1,000 excess was requested.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p> <p><i>Example: No Fire peril is offered.</i></p>	300	30%
<p>Underwriting Service</p> <p>All tenderers are to include an underwriting method statement.</p> <p>This must address all of the issues listed on page 6 of the Tender</p>	50	5%

Instructions document. Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.		
Claims Service All tender responses are to include a claims handling method statement. The method statement will be evaluated against the service requirements detailed on page 7 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	100	10%
Added Value and Innovation The value of points awarded will be based on the potential benefit to the Contracting Body For example: <ul style="list-style-type: none"> ▪ Rate guarantee ▪ Low claims rebate ▪ Enhancements in cover which are beneficial to the Contracting Body ▪ Risk Management Services/Bursary ▪ Training Services 	50	5%
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 2 – Computer

Cover

1 Loss of or damage to Computer and Ancillary Equipment

Indemnity against loss or damage to the hardware (including both computer equipment and portable computer equipment) detailed in the schedule in consequence of an accident whilst at the premises of the Insured.

2 – Reinstatement of Data

Cost of reinstating data lost or damaged in consequence of an accident.

3 – Additional Expenditure

Additional expenditure necessarily and reasonably incurred for an interference or interruption to the business, as a result of an accident, procuring during the period of insurance.

4 – Virus Hacking and Denial of Service Attack

- (a) Loss or damage to hardware insured under Section 1
- (b) Costs incurred in Reinstatement of Data insured under Section 2
- (c) Increased costs of Working insured Section 3

Resulting from Virus or similar mechanism, hacking and/or denial of access.

Sums Insured

1. Hardware

Item Description	Sum Insured
Computers & equipment / photocopiers *	£68,200
<i>Portable Computer Equipment (included in the above)</i>	£1,000

*Please refer to '**Appendix Ten – Computer Equipment Valuation Breakdown**'

2. Reinstatement of Data

Item Description	Sum Insured	Maximum Indemnity Period
Data and information	£20,000	24 months

Additional Expenditure

Item Description	Sum Insured	Maximum Indemnity Period
Increased Costs of Working	£30,000	24 Months

3. Overall Limit of Liability

Item Description	Sum Insured
Limit of liability in the aggregate	£50,000,000

Principal Extensions

- **Terrorism**
- Accountants' fees
- Additional lease charges
- Automatic reinstatement of sum insured
- Capital additions and acquisitions
- Debris removal
- European Union and Public Authority Requirements (excluding undamaged property)
- Incompatibility of computer media
- Investigation costs
- Mitigation of impending loss
- Recharging of gas cylinders
- Replacement of restoration of data and information in updated form

Excess

£100 each and every loss

Claims Information

- No claims have been reported within the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 2 - Evaluation Criteria - Computer Insurance

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	600	60%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cover for Virus being £20,000 when £25,000 was requested</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: A £2,500 excess being applied where a £500 excess was requested.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p> <p><i>Example: No Reinstatement of Data cover is offered.</i></p>	300	30%

Underwriting Service All tenderers are to include an underwriting method statement. This must address all of the issues listed on page 6 of the Tender Instructions document. Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	100	10%
Total points	1000	100%

Please highlight where your cover differs from that requested:

Lot 3 - Liability Insurance

Employers' Liability

Description of Cover

Indemnity to the Insured subject to the Limit of Indemnity stated in the Schedule against legal liability to pay Compensation for Bodily Injury sustained by any Employee arising out of and in the course of employment with the Insured in connection with the Business and caused during the Period of Insurance within

- (a) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- (b) elsewhere in the world where any Employee normally resident in the territories stated in (a) above is temporarily working in connection with the Business

Persons Insured

Any natural person who is:

- a) under a contract of service or apprenticeship with the insured
- b) a labour master or labour only subcontractor or persons supplied by any of them
- c) self-employed
- d) under a work experience or similar scheme
- e) hired or borrowed by the insured from another employer
- f) volunteering to assist or co-opted to assist the insured and working for the insured in connection with the business while under the insured's direct control or supervision.

Limits of Indemnity

£10,000,000 each and every occurrence

Excess

Nil each and every claim

Principal Extensions

- **Terrorism - £5,000,000**
- Corporate Manslaughter and Corporate Homicide Act 2007 defence costs
- Court Attendance Costs - £500 per day
- Damage to reputation
- Health and Safety at Work Defence Costs
- Indemnity to Other Persons
- Unsatisfied Court Judgments

Employee Numbers / Wages and Salaries

Category	2016/17 estimated number of employees	2016/17 estimated wages & salaries
Manual maintenance staff	3	£50,000
Nursing care	0	N/A
Administration, professional, technical, clerical and other salaried staff	49	£1,180,000
Directors / Committee Members	N/A	N/A
Volunteers	N/A	N/A

Year	No of employees	Wageroll
2011 / 2012	35	£975,000
2012 / 2013	43	£1,100,000
2013 /2014	45	£1,132,875
2014 / 2015	41	£1,234,000
2015 / 2016	42	£1,243,980

Claims Information

- No claims have been reported.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Employer's Liability Trading Office

585/NY12162

Largest location of employees:

- 2 Alpha Court, York, YO32 9WN
- Number of employees: 35

Notes

Details of Hostels

- George Street, YO1 9QA – 6 self-contained flats on shorthold tenancies for vulnerable single women, supported
- Bismark Street, YO26 4XY – 7 person supported shared property for people with mental health difficulties
- York Arc Light, YO31 7ES – 35 bedspace hostel, staffed 24 hours for homeless single people
- Scarcroft Road, YO24 1DB – Assured shorthold tenancies for nine young people, support provided from housing benefit

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Public & Products Liability

Cover

Legal Liability of the Contracting Authority for accidental:-

- a. Bodily injury (to include mental injury and/or anguish, stress, shock, bullying, and abuse) or death, disease, illness, wrongful arrest, invasion of the right of privacy, wrongful detention, wrongful imprisonment or wrongful eviction of any person (other than employees)
- b. Loss of or damage to material property
 - i. Nuisance, trespass or interference with any easement, right of air, light, or waterway.
 - ii. Defects in goods manufactured, supplied, repaired, tested, serviced or processed by the Council

all of which arise out of the Contracting Authority's functions and happening during the period of insurance, including legal liability for claimants' costs and expenses

Territorial Limits

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- Anywhere in the world in respect of work carried out during temporary visits by any member or employee normally resident in and travelling from the territorial limits
- Anywhere in the world in respect of products supplied in or from the territorial limits other than the United States, Canada and y any territory under their jurisdiction

Limits of Indemnity

£10,000,000 each and every occurrence

Excess

£100 each and every claim

Principal Extensions

- **Terrorism**
- **Libel and Slander - £100,000**
- Consumer Protection Act 1987
- Corporate Manslaughter and Corporate Homicide Act 2007 defence costs
- Costs of criminal proceedings
- Court Attendance Costs - £500 per day
- Damage to reputation
- Data Protection Act
- Defective Premises Act
- Environmental clean-up costs arising from a sudden and accidental incident
- Financial Loss excluding liability arising from contract
- Food Safety Act 1990
- Health and Safety at Work etc. Act 1974 or the Health and Safety at Work
- Healthcare – incidental treatment only

- Indemnity to Others
- Joint Liabilities
- Legionella
- Loss of or damage to leased or rented premises
- Motor Contingent Liability
- Personal Liability

Annual turnover

Category	2015/16 estimated number of employees	2016/17 estimated wages & salaries
Estimated gross revenue (including rent roll and all other income)	£6,076,900	£6,044,316
<i>Rent roll including service charges- this is included in the above</i>	£4,032,100	£4,734,394

Claims Experience

- No claims have been reported within the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Notes

Details of care homes

Auden House, Cemetery Road, York, YO10 5FD – York Housing Association manage the 41 bedroom Extra Care facility but do not employ any Care / Nursing Staff. All care is provided by an outside agency.

Details of Hostels

- George Street, YO1 9QA – self-contained flats on shorthold tenancies for vulnerable single women, supported.
- Bismark Street, YO26 4XY – 7 person supported shared property for people with mental health difficulties.
- York Arc Light, YO31 7ES – 35 bedspace hostel, staffed 24 hours for homeless single people.
- Scarcroft Road, YO24 1DB – Assured shorthold tenancies for nine young people, support provided from housing benefit.

Quotations Required

- **Existing basis and we will assume all extensions are included in your quotation unless informed otherwise**
- **Please provide a quotation for a £20M Limit of Liability**

Lot 3 - Evaluation Criteria - Liability Insurance

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	500	50%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cover for court attendance being £250 when £500 was requested</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: A £10,000 excess being applied where a Nil excess was requested.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p>	300	30%

<i>Example: No Corporate Manslaughter cover provided</i>		
Underwriting Service All tenderers are to include an underwriting method statement. This must address all of the issues listed on page 6 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	50	5%
Claims Service All tender responses are to include a claims handling method statement. The method statement will be evaluated against the service requirements detailed on page 7 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	100	10%
Added Value and Innovation The value of points awarded will be based on the potential benefit to the Contracting Body For example: <ul style="list-style-type: none"> ▪ Rate guarantee ▪ Low claims rebate ▪ Enhancements in cover which are beneficial to the Contracting Body ▪ Risk Management Services/Bursary ▪ Training Services 	50	5%
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 4 – Engineering Inspection

Cover

To provide cover for Inspection of Plant as detailed in the Plant Schedule.

Plant Items

Plant type	Inspection frequency
Non-steam vessels, hot water boilers and calorifier / cylinder and small steam boiler	As shown in the Written Scheme of Examination
Passenger / goods lifts	Six monthly
Runway, climbing frames, rocking equipment and misc play equipment	Annual

Location

Premises owned and / or occupied by the contract holder for the purpose of the business

List of items to be inspected

To be confirmed.

Limits of Indemnity

Not Applicable – Inspection only

Principal Extensions

Not Applicable – Inspection only

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 4 - Evaluation Criteria – Engineering Inspection

Criteria	Maximum Score	Weighing
<p>Price (50%)</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	500	50%
<p>Cover (10%)</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: £500 excess being applied where a £100 excess was requested.</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: Omitting items of pant from quotation.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p>	100	10%
Engineering Inspection Service (40%)	400	40%

<p>All tenderers are to include an Engineering Inspection Service and Administration method statement which addresses all points outlined below, points will be awarded in line with the requirements outlined therein.</p> <ul style="list-style-type: none"> • provide evidence of the percentage of inspections undertaken on time (100 points) • confirm that all work will be undertaken in house and that no subcontractors will be used (20 points) • details of the staff you will use to service this contract along with details of your staffing resources and resilience. (100 points) • details of the qualifications and training which apply to your inspection engineers (100 points) • confirmation that all work would be undertaken during standard working hours and that no overtime fees will apply (20 points) • Electronic reporting portal (60 points) including the requirements below: <ul style="list-style-type: none"> ➢ Ability to view Advance Inspection Schedules - i.e. future inspections ➢ Ability to download inspection data into Excel or similar format ➢ Ability to add bespoke References i.e. Asset Numbers to enable use to reference the information ➢ Functionality to set Multiple users with different levels of access according to area of responsibility ➢ Functionality for use to add new plant / location to the Schedule ➢ Functionality for users to add/store notes to the reports - i.e. progress or completion of defects ➢ Ability to draw down Management information on Inspection activity- inspections on time, Plant not available etc. ➢ Retrieval facility for previous Inspection reports i.e. not just the current inspection report for a piece of plant ➢ Ability to drill down at Department, location or plant type levels ➢ Diary system for following up defects 		
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 5 – Motor Fleet

Description of Vehicles

- Any motor vehicle the property of the policyholder or in their care, custody or control
- Employees' own vehicles are excluded unless otherwise stated

Cover – Section 1

Loss of or damage to the insured vehicle including accessories caused by accidental means including malicious damage by any person, fire, theft or attempt thereat

Cover – Section 2

Legal liability for death of or injury to third parties or damage to third party property, including legal fees incurred

Indemnity Limits

Third Party Liabilities

- £5m applicable to any Commercial Vehicle
- £50m applicable to any Private Car
- £Unlimited bodily injury

Excess

- £150 each vehicle
- £600 each event

Persons Permitted To Drive

Any authorised licensed driver

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including

Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Class of Use

- Social, domestic and pleasure use by any person specifically authorised by the Insured to have such use
- Use on the business of the Contracting Authority

Principal Extensions

- **Terrorism (Road Traffic Act requirements) - £5,000,000 third party property damage**
- Contingent Liability
- Corporate Manslaughter defence costs
- Emergency Treatment
- Foreign Use
- Glass repair
- Indemnity to Owner / Hiring agreements
- Indemnity to Principals
- Joint Liabilities
- Legal costs
- Legal Services and advice (Uninsured Loss Recovery)
- Loss or theft of keys
- Low claims rebate
- Medical Expenses
- New for old cover
- Occasional Business Use
- Passengers Personal belongings
- Permanent entertainment and navigational equipment
- Personal Accident cover
- Personal possessions
- Service and repair
- Standard courtesy car cover
- Trailers whilst attached or detached for comprehensive cover
- Unauthorised use
- Vehicles laid up and out of use

We will assume all above included in your quotation unless informed otherwise.

Vehicle Numbers

2 x Goods carrying vehicles < 3.5 tons

Vehicle Details

Vehicle details are as follows:

Vehicle 1

- Registration number –YE62 KLS

- Vehicle type – Ford transit 125 T330 (medium roof)
- Age – 3 years 9 months (06/12/2012)
- Engine capacity – 2198cc
- Fuel type – Diesel
- CO2 Emissions – 199g/km

Vehicle 2

- Registration number –YC62 VHZ
- Vehicle type – Ford transit 125 T330 (medium roof)
- Age – 3 years 9 months (06/12/2012)
- Engine capacity – 2198cc
- Fuel type – Diesel
- CO2 Emissions – 199g/km

Claims Information

- No claims have been reported in the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise

Lot 5 - Evaluation Criteria - Motor Fleet

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
Price Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts. Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.	500	50%
Cover Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation. Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested. Points will be taken off in multiples of 10. Minor differences in cover will result in a 10 point reduction. <i>Example of a minor difference: Windscreen excess being slightly higher than requested</i> Major differences in cover will result in up to 100 points being deducted. <i>Example of a major difference: Third Party Property Damage limited to £1,000,000</i> The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body. If a tender response is deemed to contain serious omissions which could expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected. <i>Example: No theft cover is offered.</i>	200	20%
Underwriting Service All tenderers are to include an underwriting method statement.	50	5%

<p>This must address all of the issues listed on page 6 of the Tender Instructions document.</p> <p>Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested.</p> <p>The value of points deducted will be based upon the potential impact of any difference in the service offered.</p>		
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Criteria	Maximum Score	Weighting
<p>Claims Handling</p> <p>All tender responses are to include a claims handling method statement.</p> <p>The method statement will be evaluated against the service requirements detailed on page 7 of the Tender Instructions document.</p> <p>Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested.</p> <p>The value of points deducted will be based upon the potential impact of any difference in the service offered.</p>	200	20%
<p>Added Value and Innovation</p> <p>The value of points awarded will be based on the potential benefit to the Contracting Body</p> <p>For example:</p> <ul style="list-style-type: none"> ▪ Rate guarantee ▪ Low claims rebate ▪ Enhancements in cover which are beneficial to the Contracting Body ▪ Risk Management Services/Bursary ▪ Training Services 	50	5%
Total points	1000	100%

Please highlight where your cover differs from that requested:

Lot 6 – Professional Negligence

Basis of cover

Indemnity in respect of all sums which the company become legally liable to pay as damages and claimants' costs and expenses for financial loss resulting from breach of professional duty by reason of any negligent act or accidental error or accidental omission committed or alleged to have been committed by an employee in providing the services detailed below and for which a claim is first made during the period of insurance.

Services / Activities

Description	Fees
Advice under the Broadacres contract which is a repair management service	Not Applicable
Advice under YHA management agreement with Tees Valley where they manage stock on Tees Valley advice	Not Applicable
Advice via an independent financial advisor to individuals seeking to purchase shared ownership homes	Not Applicable

Policy Limits

£1,000,000 in respect of any one Claim or loss and in total for all Claims first made or losses first discovered during any one Period of Insurance.

Excess

£2,500 each and every claim

Choice of Law

Great Britain, Channel Islands or Isle of Man

Retroactive Date

10th May 2010

Principal Extensions

- Court attendance £500 per person per day
- Mitigation Costs
- Legal Representation Costs £10,000 limit of liability in the aggregate
- Corporate Manslaughter & Corporate Homicide Act 2007
- Extended Reporting Period
- Costs of criminal proceedings (including Health & Safety at Work Act 1974, Consumer Protection Act 1987, Food Safety Act 1987)

Claims Experience

- No claims have been reported in the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 6 – Evaluation Criteria – Professional Negligence

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	500	50%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cover for court attendance being £250 when £500 was requested</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: A £25,000 excess being applied where a £10,000 excess was requested.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p>	300	30%
<p>Underwriting Service</p> <p>All tenderers are to include an underwriting method statement.</p>	200	20%

Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.		
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 7 – Trustee and Trust Fund Indemnity

Basis of Cover

This covers the personal liability of trustees (directors or committee members) in relation to running the trust.

The Insurers will:

- (a) Indemnify the Insured Person against loss arising from claims first made against them jointly or severally and notified to the Insurers during the period of insurance by reason of maladministration except to the extent that they are indemnified by the Company.
- (b) Pay on the Company's behalf loss arising from claims first made and notified to the Insurers during the period of insurance against any Insured Person by reason of maladministration but only where the Company is legally entitled or obligated to indemnify the Insured Person pursuant to the law or by virtue of any indemnity clause in any trust deed, constitution, rules of memorandum or articles of association.
- (c) Indemnify the Company against loss arising from claims first made against the Company and notified to the Insurers during the period of insurance brought about or contributed to by a dishonest, fraudulent, criminal or malicious act or omission by any insured person or employee of the Company or by any person providing voluntary assistance to the Company in connection with the business.

Insured Person

Any person who is, was or will be a director, trustee, committee member or member of the Contracting Authority's governing body or its subcommittees.

Policy Limits

- Trustee (directors or committee members) - £1,000,000 any one claim
- Corporate legal liability - £250,000 any one claim

Excess

- (a) Nil
- (b) £500
- (c) £500

Retroactive Date

25th January 2016

Principal Extensions

- Martial Estates
- Personal Representatives
- Pollution Defence Costs
- Representation Costs
- Retired Insured Persons

Claims Experience

No claims have been reported

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 7 – Evaluation Criteria – Trustee and Trust Fund Indemnity (Directors' & Officers Liability)

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	500	50%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cover for court attendance being £20,000 when £25,000 was requested</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: A £25,000 excess being applied where a £5,000 excess was requested.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p>	300	30%

Underwriting Service All tenderers are to include an underwriting method statement. This must address all of the issues listed on page 6 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	200	20%
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 8 – Crime

Cover

Loss of money or other property belonging to the Contracting Authority, or for which it is legally responsible, in its trust or custody, occurring as a direct result of fraud or dishonesty committed by any person guaranteed during the period of insurance.

Persons Guaranteed / Limit of Liability

All employees £ 250,000

Geographical Limits

United Kingdom

Wageroll

All Employees - £1,230,000

Excess

£100 each and every claim

Cover to Include

- Reconstitution Costs
- Third Party Computer / Fund Transfer Fraud
- Temporary Staff / Agency Staff
- 24 month Discovery Period

Principal Extensions

- Auditor's fees
- New Entities
- Reconstitution Costs
- Legal Fees, Costs and Expenses

Claims Information

- No claims have been reported in the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Additional Information

- All cheques require two signatures
- BACS payments require two signatures (4 authorised personnel – 3 directors and the Head of Finance)
- All online purchases are completed using company credit cards

Quotations Required

- Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.
- **Please also quote for £1,000,000 limit of liability with a £100 excess and £5,000 excess.**

Lot 8 - Evaluation Criteria –Crime

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighing Score
<p>Price (60%)</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	600	60%
<p>Cover (30%)</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Cheques requiring three signatories.</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: No cover for temporary employees.</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p> <p><i>No third party computer fraud cover</i></p>	300	30%

Underwriting Service (10%) All tenderers are to include an underwriting method statement. This must address all of the issues listed on page 6 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	100	10%
Total Points	1000	100%

Please highlight where your cover differs from that requested:

Lot 9 - Personal Accident

Basis of Cover

The benefits, Insured Persons and Operative Times applicable to this part are as stated below:

Category	Insured Persons	Operative Time
A	Employees	Engaged in usual occupation in connection with the Insured's business worldwide including journeys directly connected to it, and commuting between private residence and usual place of duty.
B	Directors	Whilst engaged in official duties in connection with the insured's business worldwide including journeys directly connected to it, and commuting between private residence and usual place of duty.

Benefit	Category A	Category B
1. Death	1 x annual salary	£10,000
2. Loss of Limb (one or more) and/or Loss of Eye (one or both)	1 x annual salary	£10,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	1 x annual salary	£10,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A
4. Permanent Total Disablement	1 x annual salary	£10,000
5. Permanent Partial Disablement	Not covered	Not covered
6. Paraplegia	£75,000	£75,000
7. Quadriplegia	£125,000	£125,000
8. Temporary Total Disablement	£100 per week	£100 per week
9. Temporary Partial Disablement	Nil	Nil
Benefit Period	104 weeks	104 weeks
Deferment Period	0 days	0 days

Principal Extensions

- Burns benefit
- Childcare expenses – (104 weeks where a direct result from bodily injury)
- Coma benefit
- Corporate Reputation Protection

- Cosmetic surgery
- Crisis Containment Management £50,000 (Aggregate Limit)
- Facial scarring benefit
- Funeral expenses
- Home and work place alteration expenses
- Hospitalisation benefit
- Independent financial advice
- Medical Expenses
- Medical Second Opinion Service
- Personal Effects
- Psychological assistance
- Temporary personnel replacement expenses
- Visiting expenses / visitor cover

We will assume all above included in your quotation for the limits specified unless informed otherwise.

Excess

Nil

Employee details

- 2016/17 estimated wage roll - £1,230,000
- 2016/17 estimated employee numbers - 52

Attendance at conferences and conventions

2016/17 Conference / convention	Numbers attending	
	Employees	Members, directors
Staff away day and xmas party	47	4
NHF / CIH conferences	12	4
Customer events	6	2
Annual general meeting	10	4
Board Away day		15

Additional Information

- The highest salary earned by an individual at York Housing Association is £80,000 (Chief Executive)

Claims Information

- No claims have been reported in the last five years.
- Please refer to '**Appendix Six – Claims Experience**' for the confirmed claims experience.

Quotations Required

Existing basis and we will assume all extensions are included in your quotation unless informed otherwise.

Lot 9 - Evaluation Criteria - Personal Accident

Scores will be allocated according to the weightings shown. A total of 1000 points will be available. Each of the criteria will be scored as follows:

Criteria	Maximum Score	Weighting
<p>Price</p> <p>Maximum points will be given to the tender response offering the lowest premium, taking into account any Long Term Agreement discounts.</p> <p>Points will be adjusted on a percentage basis for all other bidders. Any bids more than 100% more expensive than the cheapest bid will receive 0 points.</p>	600	60%
<p>Cover</p> <p>Full points will be awarded where a tenderer meets all of the requirements detailed in the broking presentation.</p> <p>Points will be deducted for any areas where an insurer is unable to offer cover exactly as requested.</p> <p>Points will be taken off in multiples of 10.</p> <p>Minor differences in cover will result in a 10 point reduction.</p> <p><i>Example of a minor difference: Money cover limited to £500</i></p> <p>Major differences in cover will result in up to 100 points being deducted.</p> <p><i>Example of a major difference: Capital Sum offered at 2 x Annual Salary when 5 x Annual Salary was requested</i></p> <p>The precise deduction will be based upon the perceived impact that any difference may have on the Contracting Body.</p> <p>If a bid is deemed to contain serious omissions which will expose the Contracting Body to excessive risk/cost, no points will be awarded and it may be rejected.</p>	300	30%

<i>Example: No Death cover provided</i>		
Underwriting Service All tenderers are to include an underwriting method statement. This must address all of the issues listed on page 6 of the Tender Instructions document . Points will be deducted for any areas where an insurer is unable to offer the service exactly as requested. The value of points deducted will be based upon the potential impact of any difference in the service offered.	100	10%
Total Points	1000	100%

Please highlight where your cover differs from that requested:

