



**INVITATION TO TENDER FOR THE PROVISION OF RISK
SERVICES (INSURANCE) TO FORTIS LIVING**

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SECTION A: MEMORANDUM OF INFORMATION

1. INTRODUCTION AND BACKGROUND

1.1 Company Background

Fortis Living [032239] is the parent company of the following Registered Providers (RP): Festival Housing Ltd (FH) [29029R] and Worcester Community Housing Ltd (WCH) [1198676]. The Group also contains Fortis' in-house contractor (*also referred to as a Direct Labour Organisation – DLO*): Fortis Property Care Ltd (FPC) [3795555]. Fortis Living is governed by an independent Board made up of 10 Non-Executive Members, whereas FPC is governed by a Board of seven of which five are Non-Executive Members and two are Executive Board Members. Fortis Living remunerates Board Members.

Other companies (majority dormant) who are within the Group structure:

- Worcester Community Housing Foundation Trust
- Elgar Housing Association Ltd
- Spa Housing Association Ltd
- Spa Homes
- Partnership Care Services Ltd

The Group owns and manages approximately 15,000 homes across Worcestershire, Herefordshire, Gloucestershire, Warwickshire, Shropshire and the West Midlands, in various management types. The vast majority of the stock is located within Worcestershire and Herefordshire, equal to 98% of the total; the majority of this figure are located within a smaller geographical area: South Worcestershire and East Herefordshire. The remaining 2% of stock is located in various locations across the other named counties.

Annual Group turnover 2014/15 **£96,700,000**

Fortis's Vision, Mission and Values are:

- **Vision:** Better homes, better lives.
- **Mission:** Building a better future by investing in Homes, People and Communities.
- **Values:** Innovative, Professional, Inspirational, Responsible and Commercial.

More information about Fortis Living can be found on the website: www.fortisliving.com

The Group was formed on the 1st April 2014 after each parties Board make the independent decision to merge in September 2013 after a long due-diligence process. The original two parties' history goes back much further, brief history and other strategically important points are provided below:

- Festival Housing (FH) was created in 2002 following the merger of two local stock transfer companies: Elgar Housing Association (Elgar) and Spa Housing Association (Spa).
- Local Stock Voluntary Transfer (LSVT) Agreement information: Malvern Hills District Council transferred to Elgar in 1994. Wychavon District Council transferred half of

their stock to Spa in 1995 (Spa was one of two transfer organisations created by Wychavon due to stock size).

- Worcester Community Housing (WCH) was created in 2004 after a local stock transfer agreement with Worcester City Council.
- Each organisation: FH and WCH, had their own Direct Labour Organisation (DLO) these were merged into Fortis Property Care (FPC) as a single entity within 12 months of the merger. Since then FPC has taken on more and more of the Group's work. The original maintenance companies prioritised responsive and void maintenance works. Since then this has increased to include all of the Group's grounds maintenance and gas servicing, along with a large percentage of planned (programme) replacement works, including bathroom and kitchen replacements, boiler upgrades and some of the roofing replacements.
- FPC also have other local housing associations contracts:
 - Nexus Housing (part of the WM Housing Group, contract until 31st March 17) delivering responsive maintenance and void management.
 - Rooftop Housing Group, delivering the majority of this group's repairs, voids, gas, grounds and planned works across a 10 year cost sharing vehicle (agreement until 31st March 24).
- All FPC's activities are overseen by an independent Board. Further details around work done by FPC and that work which we contractor out to third parties can be found on page 12.
- Fortis manages stock on behalf of two other housing associations, the vast majority of these are classified as housing as managing agent: Knightstone Housing Association Ltd [21080R] and Stanhope Court (Worcester) Housing Association Ltd [19299R] (stock shown below, potentially may be included within the formal Fortis stock at some point through the long term agreement).
- Care & Repair Worcestershire (CRW) Fortis Living's Home Improvement Agency (HIA) offer support and advice to any Worcestershire person in need of disabled adaptations either funded privately or via a Local Authorities grant process (DFG). The HIA covered all six Worcestershire local authorities; awarded after a competitive tender process in 2014. Contract runs from 1st May 15 – 31st March 19. Full competitive tendering process has been concluded to provide a framework of contractors to provide regionalised servicing: level access shower installations, stairlift installations, ramp/access installations and property extension/alteration works.

Location	FESTIVAL	KNIGHTSTONE	STANHOPE COURT	WCH	Grand Total
Gloucestershire	45	246			291
Cheltenham		70			70
Dursley		27			27
Gloucester	15	89			104
Stonehouse		16			16
Stroud		43			43
Tewkesbury	30	1			31
Herefordshire	1,869				1,869
Bromyard	470				470

Hereford	494				494	
Kington	1				1	
Ledbury	640				640	
Leominster	17				17	
Malvern	139				139	
Ross on Wye	97				97	
Worcester	11				11	
Shropshire	22				22	
Craven Arms	21				21	
Ludlow	1				1	
West Midlands	44				44	
Birmingham	2				2	
Dudley	32				32	
Stourbridge	9				9	
Wolverhampton	1				1	
Worcestershire	8,025		16	5,325	13,366	
Bromsgrove	175				175	
Bromyard	12				12	
Droitwich Spa	2,510			1	2,511	
Evesham	182			73	255	
Kidderminster	146				146	
Malvern	3,080			1	3,081	
Pershore	48				48	
Redditch	302				302	
Stourport on Severn	45			21	66	
Tenbury Wells	21				21	
Tewkesbury	18				18	
Upton upon Severn	315				315	
Worcester	1171			16	5,229	6,416
Grand Total	10,005	246	16	5,325	15,592	

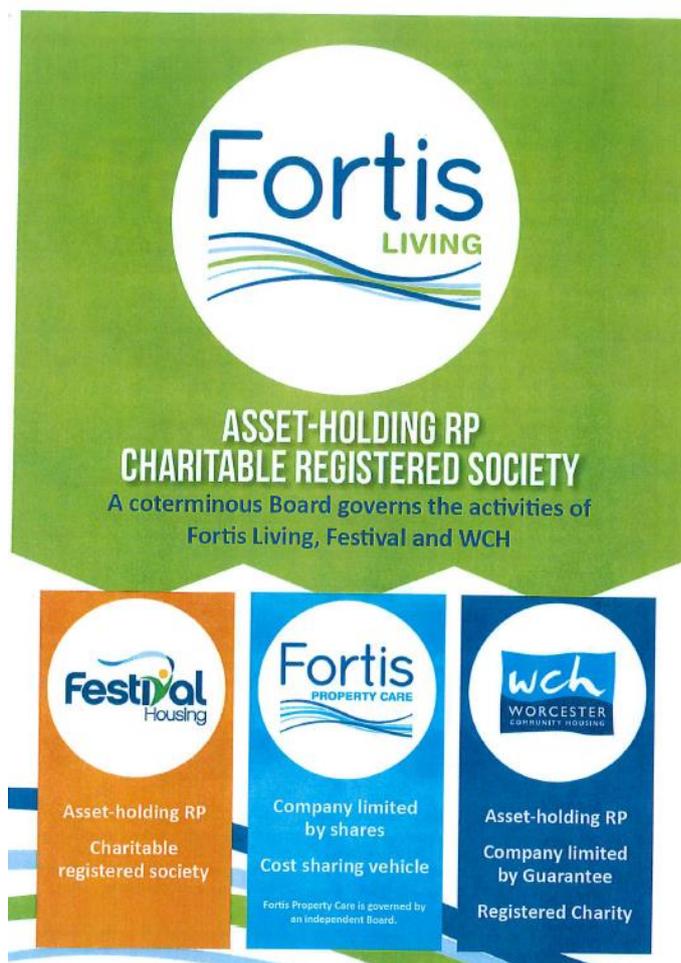
Fortis Living Stock Table 1 (shown by location and owners, including vast majority of stock (not Garages); as at 01/12/15).

Property Type	FESTIVAL	KNIGHTSTONE	STANHOPE COURT	WCH	Grand Total
Bedsit	41			187	228
Bungalow	1,543	24		97	1,664
Commercial	6				6
Flat	3,360	66	16	2,181	5,623
HOSTBED				9	9
House	4,921	155		2,583	7,659
Maisonette	2			204	206
Office		1		6	7
ROOM	81			21	102
SHOP	6			37	43
Studio	45				45
Grand Total	10,005	246	16	5,325	15,592

Fortis Living Stock Table 2 (shown by property type and owners; as at 01/12/15).

Build Date Range	Grand Total
1900-1910	94
1911-1930	208
1931-1950	1,905
1951-1960	2,843
1961-1970	2,885
1971-1980	2,251
1981-1990	1,467
1991-2000	1,036
2001-2010	1,312
2011+	1,480
Unknown	102
Grand Total	15,583

Fortis Living Stock Table 3 – Build Date Range (shown by all property type and owners, less Garages; as at 01/12/15).



High level overview of the Fortis Living Group

1.2 Tender Requirements

Fortis is inviting you to tender for our risk services offerings (including insurance and brokerage provision and best possible management of Fortis' risk portfolio) in relation to our entire property portfolio (**Appendix 2**), liabilities, plus other key insurance areas, as explained within this document.

This contract will be for up to **two broker(s)/insurer(s)** to provide **all** the insurance requirements for an initial period of **three years** (also known as the Long Term Agreement period) with the option to extend for a further two years. Fortis Living is under no obligation to extend the contract and we would expect the terms and conditions to remain the same should we choose to extend.

The decision has been made to split this tender into two lots: **Lot 1 – Property/Liability/Other Insurances** and **Lot 2 – Motor Fleet Insurance**, only. You can bid for either or both lots. Fortis intends to award to the most economically advantageous tenderer by lot, this may be the same tenderer, but each lot will be independently assessed and scored. Just for clarity Fortis will not be awarding to any more than two brokers/insurers. Each award will be awarded on a 50/50 basis, as explained within Section 6, below. Please declare within Section 2 (page 9) which lot(s) you are tendering for.

This tender is intended to include the arrangement, placing and administration of insurance policies, including claims settlement and administration, risk management services and any other insurance services for all Fortis group members. With the option to extend to any additional companies that may join the group over the term of this long term agreement period.

Fortis will **only** consider a broker/insurer with a substantial commercial property experience/risk portfolios, for Lot 1. We will expect you to declare all your financial relationship with your proposed insurer(s) against both lots, failure to do so will result in automatic tender failure, should appropriate evidence come to light or no/limited supporting evidence is provided upon challenge.

We are looking for a broker or insurer that will provide a proactive service to help us reduce our risk and claims exposure, ultimately reducing our overall premium. As stated above we aim to appoint either one or two broker(s)/insure(s) for the entire portfolio, but Fortis reserves the right to split part of the portfolio, in lines with our corporate value for money requirements, if appropriate. As stated above we will be awarding our motor fleet policy separately to all other insurance covers, this may result in two different brokers/insurers being awarded the overall business.

It is the intention of Fortis to retain the successful insurance and/or brokerage service provider(s), for the stated period, subject to satisfactory annual reviews of service and performance. The term will commence on **29th September 2016**.

Professional Indemnity (PI) insurance is capped within our cover requirements at £5 million. Under some of the contractual services we provide for other organisations PI insurance is required at various levels, never exceeding this £5 million cap.

- Homes Improvement Agency (HIA) contract with Worcestershire Council County and the six Worcestershire Local Authorities run by our Care & Repair Worcestershire agency = £5 million PI.

- Rooftop Housing contract for responsive and planned maintenance delivered by Fortis Property Care (FPC) = £1 million PI; contract value per annum approximately £6 million.
- Nexus Housing contract for responsive maintenance delivered by FPC = £2 million PI; contract value per annum approximately £1 million.

Further information about Fortis can be found within Fortis Living's Corporate Plan and Annual Report (Appendix F).

2. TIMETABLE/LOTS

The tender process will be conducted in accordance with the following timetable:

Milestone	Date
Publication of OJEU Notice:	Tuesday 1 st March 2016
Expressions of interest and issuing of Tenders start:	Monday 7 th March 2016 onwards
ITT Document Clarification Meeting	Held between Monday 14 th March – Friday 1 st April 2016
Any tender document requests and/or queries including supplementary information to be submitted by:	Monday 25 th April 2016
Tender Submissions:	14:00 Tuesday 3rd May 2016
Clarification Meetings/Presentations	Wednesday 25 th May 2016
Formal award of the OJEU notice:	Monday 20 th June 2016
Completion of debriefing successful and unsuccessful providers:	Friday 1 st July 2016
Mobilisation meetings with successful tenderer	Monday 4 th July 2016, full meeting programme to be agreed
Contract Start Date	Thursday 29 th September 2016

This tender is being run under the European Union OJEU Open Procedure under notice number: **OJEU/2016-026855**

Lotting Strategy – Please mark which lot or lots you will be tendering for, you can tender for each or just one:

Lot Number	Description	Tendering For (Mark)?
1.0	General insurance – property, liabilities and other insurances as described within this document	
2.0	Motor fleet insurance	

3. OUR PROPERTY PORTFOLIO

Our property portfolio includes single dwellings, high rise blocks, apartments, retirement living schemes (Extra Care), shops, offices, garages, communal gardens and play areas.

As part of the Strategic Plan we aim to add an additional 500 new units to our portfolio annually; 2014/15 additions totalled 312 units, 2015/16 projected additions of 500 units.

Fortis Living currently owns approximately 15,000 properties for various rental models including social, affordable and market rentals, shared ownership and outright sales; mainly within Worcestershire and Herefordshire but also stock within Gloucestershire, Shropshire, Warwickshire and the West Midlands. For further details of the rest of our portfolio please refer to Property Schedules (**Appendix 2**).

Flood Risk Information/Mapping

As a mainly Worcestershire housing association the common view would be that we may be at risk of flooding, but we can confirm that the only flooding issues we have had throughout the life of either company has been due to service water – run-off flooding, or effects caused by pumping system failures - never as a direct effect from river flooding. Further evidence relating to flood risks and recent flood alleviation works within our stock areas, mainly Worcestershire (as our other stock mainly in Herefordshire has never had any issues with flood either run-off or river flooding), can be found by searching within the Environment Agency (EA) mapping tools at: <http://watermaps.environment-agency.gov.uk>

Any flood related claims for either business are from 2007 or before and since the large Worcestershire summer floods of 2007 multi-million pounds of investment has gone into direct and indirect flood defence systems.

As stated above Worcestershire has a reputation for flooding, the four key South Worcestershire communities which historically has the largest flood risk around them are: Upton-on-Severn, Severn Stoke and Kempsey along the Severn and Pershore along the Avon. Also one area of Droitwich Spa, Vines Lane has historically had river flooding issues from the river Salwarpe. None of our stock is directly next to a main river or on a flood plain (with the exception of a small amount of Upton stock which is built up above any historical flooding heights, the only issue here is one of access).

A short analysis of stock within these locations and how they compare to published flood risks has been provided. Please note that in all five locations huge multi-million pound flood defence scheme have been created. This has massively improved the flood barriers and the quality/ability of the pumping systems.

Currently we have 535 properties within these locations:

- Upton-on-Severn – 277 (various postcodes all within - WR8 0)
- Severn Stoke – 16 (various postcodes all within - WR8 9)
- Kempsey – 176 (various postcodes all within - WR5 3)
- Pershore – 19 (only one postcode area - WR10 1RE)

- Droitwich Vines Lane – 47 (postcode areas: WR9 8LS, WR9 8LT and WR9 8LU)

For all areas above with the exception of Vines Lane, Droitwich we have never had a reported flood, be that an insurance claim or not. The details provided are the worst case and in reality across our stock we have a very low flood risk both in terms of reality (what has happened on the grounds over the last 20 years) and from data held by the Environment Agency. 2007 saw part of Vines Lane, Droitwich flood due to a pumping system failure which was meant to pump flood water away from the road and into the canal. Since then our Vines Lane properties have been upgraded to help mitigate any future flooding cases, for example, electric socket position moved higher, different kitchen units and wall surfaces (much easier to dry out, wipe down and clean).

Also on some new kitchen installations we are installing electronic stopcocks (*Sure-Stop*), so if we do ever have a flooding incident the water supply can be remotely turned-off before it can be affected. These have been installed to date on any property which is deemed to be vulnerable be that from flooding or from other potential risks, namely: student lets, listed buildings.

Of the overall 535 properties, 170 are identified on the EA's mapping tool are classified as low or medium risk areas. Low risk is identified as Flood Zone 2 (risk level of between 0.1 – 0.5% annually) and medium risk is Flood Zone 3 (risk level of 0.5%+ annually). This EA analysis ignores the benefits of barriers and much of Upton-on-Severn and the surrounding area have benefited from new and improved flood barriers – though only a small section is included within the EA mapping tool.

Postcode Area	Stock #	Risk Level
WR5 3JQ	10	low risk
WR5 3LJ	22	low risk
WR5 3LP	14	low risk
WR8 9JF	3	low risk
		medium risk - benefiting from flood barriers, also this block (Collinghurst House) is built up on stilts so the flats themselves have never been flooded only the undercroft area.
WR8 0JJ	15	
WR8 0LG	14	medium risk
WR8 0LP	67	medium risk
WR8 0NT	1	low risk
WR8 0NU	1	medium risk
		medium risk – the river has had history of flooding but over the past 4 years the EA have spend millions on updating the pumping system, so the majority of the flood water from the river now goes directly into the network of canals around
WR9 8LT	23	Droitwich.

Sink Holes

Fortis Living and the historic parts have never had any noted cases of sink holes and it is widely known that sink holes are not an issue within our management areas.

Contractor Works (directly delivered or subcontracted)

The table below shows the expected 2016/17 budget by contractor split (where known). FPC delivered via our in-house contractor, External via our contracted market managed via our Assets department and TBC to be confirmed subject to FPC workforce availability and ultimate work need.

2016/17 Works Budget	External	FPC	TBC
Responsive repairs	£611,300	£4,897,833	£23,719
Void	£162,989	£1,956,792	£-
Cyclical	£610,350	£1,253,099	£1,103,557
Planned works (revenue)	£2,810,000	£1,560,000	£1,065,000
Planned works (capital)	£1,415,000	£5,292,000	£25,000
Total	£5,609,639	£14,959,723	£2,217,277
Grand total	£22,786,639		

Table 1 2016/17 Works Budget/Contractor Split

Work Areas 2016/17	FPC	External
Asbestos Removals		
Bathroom Upgrades		
Boiler Replacements		
Cladding Works		
Communal Area Works		
Communal Boiler Works		
Disabled Adaptations		
Door Entry Works		
Electrical Upgrades		
Emergency Lighting Servicing		
Fascia & Guttering Upgrades		
Fire Alarm Works		
Fire Risk Works		
Gas Servicing		
Insulation Installations		
Kitchen Upgrades		
Lift Works		
Painting (internal/external)		
Renewable Repairs		
Responsive Repairs		

Roof Upgrades		
Solid Fuel/Oil Repairs		
Void Repairs		
Water Testing		
Window/Door Upgrades		
Who will be delivering what?		
No work planned		

Table 2

Table showing the proposed work split for 2016/17 budget year, what work will be directly delivered via FPC and what will be outsourced to a contracted external party. Further split from the data provided by FPC below as to what percentage of the above work will be delivered by directly employed FPC operatives and how much will be delivered via subcontractors.

FPC

Contract Area	Subcontractor Levels (Labour Only)
Responsive Repairs	29%
Void Repairs	59%
Programme Works (e.g. Kitchens & Bathrooms)	63%
Heating Programme (e.g. Boiler Replacements)	41%
Roofing Programme	47%
Gas Servicing	4%
Electrical Works	4%
Grounds Maintenance	4%

Table 3

Table shows the 2015/16 year to date position of FPC works (labour only element considered). Showing the percentage of works subcontracted out, based off a calculation of direct labour versus subcontracted labour. This is only an indicative position giving you an indication of potential outsourced percentage against some of the many works areas as shown in Table 2, these figures will change dependent on demand and workforce availability.

As you can see across the majority of work areas FPC delivers 50% or more of the labour element of a job (in average terms). Of potential interest is the near 50% subcontractor figure against roofing. As previously stated there are three potentially risky work areas for in-house contractors: asbestos removals, scaffolding and roofing works. As stated FPC only delivered non-licensed very small scale asbestos removals (regular refresher trainer provided), all large non-licensed or licensed works are delivered via our approved removal contractors: Hereford Asbestos Services Ltd or Survey Services Ltd (also referred to as Dave Sollis). FPC does not do any scaffolding in-house, all scaffolding related works are called off against one of our approved contractors, either: Alan Wilkes Scaffolding, Worcester Scaffolding or Morgan Scaffolding. As for roofing in 2015/16 50% of the work is delivered via our in-house team overseen by a direct manager and regularly inspected and monitored by FPC's qualified (CMIOSH) Health & Safety Manager. The other approximate 50% is delivered via one of the

approved contractors: Farnell Roofing Contractors or Layton Roofing. Going forward into financial year 2016/17 FPC is reducing their direct roofing team, a far higher percentage will be outsourced through the approved contractors and overseen by FPC's Health & Safety Manager. The small percentage of work which will be left to be delivered directly via FPC's remaining team, will focus solely on soffit and fascia works not on the 2016/17 re-roofing programme. This position has been clearly stated by FPC's Managing Director, but will be reviewed annually.

Contractor Checks

Annual contractor audit is carried out to ensure that all contractors and approved subcontractors are holding the correct accreditations (where required), correct levels and up to date insurances and health and safety practices (via H&S questionnaires, policies and procedures), as set out in the Financial/Procurement Regulations. Any contractor failing to provide appropriate evidence for any of the above will be automatically suspended. A contract management meeting will be called to discuss this issue (plus any on-site issues) and formerly suspend the (sub)contractor for a period of time whilst these issue are resolved. If these issues aren't resolved satisfactorily within the set timescale their contract will be terminated.

Insurance level for all contractors including subcontractors are set as a minimum of £5 million for both Public and Employers (if appropriate) Liability. The only change to this stated policy is that for work areas which are deemed higher risk, namely asbestos services, scaffolding and roofing works, the public liability level is increased to £10 million for these contractors.

4. REDUCING OUR RISK AND CLAIMS EXPOSURE

As a Landlord and employer, Fortis is aware of the need to manage its portfolio of property effectively and reduce its risk and claims exposure from employees, customers and members of the public. The table below provides a summary of activities implemented by Fortis to help us do this. This covers mainly activity since the merger but in some cases include important activities within the last few years of the individual company's lives.

	Fortis have brought together a Risk Services team to include Corporate Risk Management, Health & Safety, Insurance, Business Continuity Plan Co-ordination and facilities management.
Health & Safety (The Group)	Health & Safety Committees are held as follows: <ul style="list-style-type: none"> • Fortis Property Care sub group - Quarterly • Group Committee – Quarterly • Chaired by member of Executive Leadership Team
	All policies approval by Board.
	Performance reporting to Boards: <ul style="list-style-type: none"> • Risk & Audit Committee • FPC Board • Group Board
	Recent full review of the group's risks and major update to the group's Risk Register, this has happened at strategic and operational level, assessed by our internal audit firm (RSM).
	A new online system for employees to report all injuries and accidents to improve consistency and speed of investigation will be introduced during the first half of 2016.
	Member of national best practice group – Central Health & Safety in Housing Forum, complete annual benchmarking via this forum.
	Members of National Fire Safety Group.
	NEBOSH Working Safely Course completed by new starters as part of induction process.
	Skyguard Loneworker devices have been rolled out to lone workers. The device offers employees 2-way audio and roaming network coverage.
	Fortis uses the services of a local occupational health provider for specialist health advice. This includes, management referrals, health surveillance and absence management.
	Manual handling training is included in corporate training plan and is also provided as part of induction.
	New corporate H&S training plan based on service requirements.
	e-learning health and safety induction package in place.
	Review of occupational risk assessments form part of annual appraisal and post incident investigation process.
	PPE is supplied according to need identified through Job Risk assessment, all FPC operatives as standard.
Internal H&S Advisors (x2) – Chartered Members of IOSH (CMIOSH).	

	<p>New fire group formed and established 2015.</p> <p>Fire Risk Assessments managed by Fortis Assets Team. Trained internal staff and use of Fire Safety Consultant. Exploring Primary Authority arrangement with Hereford & Worcester Fire & Rescue Service (PAS).</p>
Health & Safety (Fortis Property Care)	RAMS developed in-house and distributed to teams.
	Work at heights training provided to all FPC operatives at least annually.
	H&S management processes/procedures updated at least annually.
	PPE – Issued at induction, identified in RAMS, supervised and replacement procedures in place.
	Vehicle training provided for trailers, mobile offices and any other specialist equipment.
	Manual handling – Avoidance where possible, through job re-design, purchasing etc. Forms part of induction training, lifting equipment, risk assessments.
	Incident/near-miss reporting and management reporting.
	Gas capped at street level to our 3 high-rise blocks, no gas within any of these blocks.
Gas Safety	KPI in place to report performance, 100% compliance is the target and currently achieved.
	‘No access’ and ‘capping off’ procedures in place.
	Independent gas auditing by CORGI Technical (monthly) and Blue Flame (monthly). Internal audit on gas safety conducted April 2015 (report available on request).
	Gas Safe registered.
Electrical Safety	Fortis has its own internal team of electrical engineers and supervisors.
	Engineers all NICEIC registered.
Flood Defence Work	Flood protection works carried out including, flood barriers and passive defence mechanisms at the Droitwich office (Royal Exchange). Other works include raising of heating/cooling plant, electrical supply sockets and IT equipment.
Asbestos Management	We hold an asbestos register (available on request) and asbestos management policy and plan. See attached Asbestos Policy and Management Plan (Appendix D).
	All relevant staff undergo regular medical assessments and training. In-house P405/P402 competency.
	Non-licensed asbestos removals are completed by FPC operatives if it's assessed to assist the completion of a job and if the operative has been on the appropriate training course. By non-licensed we mean small scale pieces mainly floor or ceiling tiles. Any other asbestos jobs be those licensed or non-licensed are delivered by one of our two external specialists: Hereford Asbestos Services Ltd or DJ Solis. All asbestos is individually bags at source and delivered to the asbestos-only skips held

	securely within Fortis' Warndon Neighbourhood Office compound.
Estate Management & Grounds Maintenance	Tree Management plan is in place. All works undertaken by external contractor (Blythe Valley). Internal grounds maintenance staff have been trained in chainsaw cross cut/felling and tree maintenance in case of emergency.
	Winter gritting plans are in place.
	Front line staff are trained to look out for and to report defects on estates ('Eye Wide Open' approach).
	Our Caretaker team visual inspect our play parks monthly; reporting any risks to FPC for urgent action. External consultants inspect all play parks annually producing a details risk report, examples attached.
	Housing Support Workers conduct weekly inspections of our supported housing schemes which include fire safety and housekeeping checks.
	Caretakers conduct monthly checks of all internal communal emergency lighting, records of these tests are retained. Supported by regular tests by independent third party organisations.
Internal Communal Areas – General Needs	Caretakers conduct monthly safety inspections of general needs communal areas, all documented.
Supported Housing Schemes	Weekly fire and safety checks made and documented.
Dealing with Anti-social Behaviour	'Potential Violent' working group established to identify and assess risks to employees and contractors from violent anti-social behaviour. Housing Management system flags known threats. We deal proactively with anti-social behaviour and have a team dedicated to compliance and a bespoke ASB Management system in place.
Motor	All vehicles are fitted with Trackers to monitor speeds, locations and driver behaviour. 50% van fleet fitted with Amourgard lock protection and alarms; programme to complete all during next 18 months.
	DVLA online licence checking of fleet and grey-fleet drivers.
	Management of Road Risk Policy in place.
Steps to improve claims defensibility	Early identification of potential claims to provide early intervention. Awareness training for operational staff. Improved induction process to incorporate formal IOSH qualifications "Working Safely" for new starters.
Inspection Form	The majority of Fortis' inspection and reporting forms were reviewed and updated in 2015 by our Health & Safety Manager and appropriate senior Housing or FPC Managers. Three example forms have been attached (Appendix J) to provide you some further background on what inspections/checks happen out within our estates, at least, weekly if not daily. Further details and other forms can be provided on request. Example Inspection/Reporting Forms – Appendix J: <ul style="list-style-type: none"> Incident Reporting Form – Appendix J1

	<ul style="list-style-type: none"> Enhanced Housing Workplace Inspection Form – Appendix J2 Site Inspection Form (FPC) – Appendix J3
Business Continuity Planning	Business Continuity Plan in place as per the attached document (Appendix G), last update September 2015. This is supported by Business Impact Assessments for each department. Regular testing undertaken of different parts of the Plan.

Full details of our Risk Register are provided in **Appendix 6**, both strategic and operational risks.

Full details of our Corporate Training Programme for 2015/16 (approved and published 14/09/2015) are provided in **Appendix H**, if you require any previous years' training records or the draft version for the 2016-17 period please don't hesitate to contact us.

Risk management is managed in-house with support from Hargreaves Risk and Strategy. Within the Group we have two Health & Safety Advisors (employed directly by the Group) each with over 10 years' experience and both Chartered Members of the Institute of Occupational Safety and Health (CMIOSH). On average each member dedicates 50% of their time to Health & Safety management. Health & Safety meetings are held quarterly (with membership including union and staff representatives, managers, HR and chaired by Director of Information, Risk & Business Support).

Further key developments have recently happened around the key areas of fire risk assessments, safety works and water hygiene testing.

Fire Risk Assessments (FRA):

Since the merger a full register of all properties requiring a FRA has been produced (314 communal areas). We have categorised properties into Low, Medium and High risks depending on a number of factors as shown below:

Risk Category	Review Timescale	Assessment Timescale	Justification*	Notes
LOW RISK	2 Years	4 Years	Modern build	1950s to present day
			Frequent routine inspections undertaken	Fire alarm, emergency lighting, fire extinguishers, other cyclical contractors, caretakers/cleaners
			Close management control	Sheltered scheme, wardens and various other SH staff
			Low rise	No more than 3 storeys
MEDIUM RISK	1 year	3 Years	Not a modern build	Pre 1950
			Unusual construction type / layout	Awkward/complex layout of common parts
			Negative social factors	Known ASB, vandalism, widespread issues of stored items in communal areas
			Medium rise	4 storeys or greater in height
HIGH RISK	N/A	1 Year	Extreme cases	Very unusual construction type/layout
				Any other reason for an unusually high risk
			* Justifications are to be considered collectively not individually (one justification item will not automatically trigger a particular risk category).	

To establish this categorisation Fortis has used guidance from the Local Government Association 'Fire Safety in Purpose-Built Blocks of Flats' document. This is now a commonly applied rationale previously each organisation had different ways of managing fire risk.

All assessments are being conducted by a third party: Nulogic Ltd, specialist in fire risk assessments. As part of the contract with Nulogic, they are currently rolling out a complete FRA database which will enable all information to be held electronically and will have a more automated function. So all actions arising from a FRA will automatically be sent to the correct department for actioning (for example, Housing to get a bicycle removed from a stairwell or Repairs for work to a fire door).

Fire Safety Works:

Over the last 12 months as part of key merger priorities Fortis has completed the following key fire safety works:

- The upgrade of meter cupboard doors to general-needs blocks.
- Installing new fire signage.
- Installing new secure document boxes for supported housing/sheltered schemes.
- Upgrading of fire doors.

These were the initial priorities and any work planned in this area of the next two years will be based around the upcoming round of FRA's and any works/actions generated. Allocated budget for 2016/17 financial year is £300,000.

Legionella:

Fortis Living has a group wide contract with Green Compliance Water Division Ltd, who provide a complete water testing regime across all applicable sites (52 sites in total). Green Compliance provide a range of inspections: monthly, quarterly, bi-annually and annually. Each property has its own regime dependent on the set up of the systems and what equipment/appliances are within. As a minimum the following items are checked monthly:

- Sentinel Hot and Cold Outlets
- Hot Water Generators Flow and Return (Flow Only)
- Calorifier Blowdown (hot water storage cylinders)
- Incoming Mains Water

Green Compliance undertakes new risk assessments for each new property as it's added to the portfolio, and updated existing risk assessments every two years.

5. TENDER PROCESS/OBLIGATIONS

- 5.1** Fortis will be following an Open Procedure through the Official Journal of the European Union (OJEU). There is only one stage to the process, and all applicants expressing interest in response to the Contract Notice will be invited to submit a tender.
- 5.2** By participating in this tender you are indicating your acceptance to be bound by the guidelines set.
- 5.3** To simplify exchange of information regarding this Invitation to Tender (ITT) please nominate a Bid Manager and relevant contact telephone number and email address.
- 5.4** Please direct any questions/queries regarding the ITT content or process to Richard Orders, Procurement Manager (rorders@fortisliving.com) or alternatively, Angela Rodway, Risk Manager (arodway@fortisliving.com). You should not contact other Fortis Living personnel unless directed to do so by Richard or Angela.
- 5.5** Fortis Living reserves the right to disqualify and reject proposals from providers who do not comply with these guidelines.
- 5.6** All questions must be submitted in written, via email.
- 5.7** Following the submission deadline, tenders will be evaluated by a scoring team comprising of, at least, four Fortis Living staff, full panel membership can be made available upon request, but in principal this list will including all colleagues who have a direct involvement in Fortis' current risk processes, including but not exclusive to: Director, Manager and Officer.
- 5.8** As part of this tender process Fortis Living makes no obligations in any way to:
- Pay any bidder for any ITT response, or
 - Award the contract to the lowest or any bidder, or
 - Accept any ITT information received from a bidder, or
 - Any other commitments to bidders whatsoever.
- 5.9** Only those meeting Fortis's minimum criteria and requirements, will be eligible to have their tender assessed as set out at Section 6.
- 5.10** Please deliver the written response and electronic copy to Richard Orders, Procurement Manager in the tender envelope provided with no marks to identify your company by 14:00 noon on Tuesday 3rd May 2016, to:

Company Secretary, (c/o Richard Orders), Fortis Living, Festival House, Grovewood Road, Malvern WR14 1GD.

- 5.11** Tenders can be either sent through the post to the above address or hand delivered to Fortis Living's Reception at Festival House.
- 5.12** Tenders are deemed to be valid and remain open for acceptance until the 28th September 2016.
- 5.13** Fortis Living reserves the right to disregard any non-compliant, late or incomplete responses.
- 5.14** Fortis reserves the right not to accept any of the tenders submitted, nor the lowest priced tender or to be responsible for any costs incurred in preparing a tender.
- 5.15** You will be required to submit a written proposal as part of the response in the form set out that will enable us to evaluate your ability to provide the insurance services we require. Your Bid Manager/Director should sign all responses. The sections must use the same paragraph numbering system as this ITT and should specifically address all sections onwards.
- 5.16** The following documents **must** be completed and returned with the tender submission:
- a)** Certificate of Non-Collusion (**Appendix A**)
 - b)** Declaration Form (**Appendix B**)
- 5.17** You are expected to supply all required information, or clearly state the reason for being unable to do so. Any assumptions used in preparing responses should be clearly stated. Any appropriate supporting documents e.g.; brochures, organisation charts, etc. should be included.
- 5.18** All tenders must be entered in a plain envelope and have a Tender Document Label attached to the front (you will find the required Label in your Invitation To Tender pack). Please respond with two written submissions and one electric, within the same envelope.
- 5.19** Questions relating to clarification of the ITT will only be accepted in writing to the Fortis Living representative(s). Likewise, all responses from Fortis Living will be written and made available to other tenderers (subject to confidentiality). In the event that any answer materially affects the ITT specifications, an amendment to the original requirement will be escalated to all tenderers, within two working days. Fortis will attempt to answer any question within two working days of receipt of that request; otherwise we will respond within that timescale notifying you of the estimated time to obtain the information.
- 5.20** You have an opportunity to attend an ITT Clarification Meeting within two weeks of the ITT issue date to help clarify any detail you believe are either missing or require more detail. All questions, queries or issues will be fully documented within this meeting and

will be circulated to all tendering parties, post each and every session, within two working days.

- 5.21** Fortis reserves the right to modify the provisions of this ITT at any time prior to the scheduled date for written responses. Additional scope and requirements can be added. Notification of such changes will be provided to all bidders.
- 5.22** Should you wish to propose a deviation from the specification please ensure that you clearly identify and highlight where appropriate in your response.
- 5.23** Fortis will endeavour to adjudicate tenders received and inform tenderers of the result within the timetable laid out in this Invitation to Tender.
- 5.24** Once Tenders are received they will be opened and recorded in line with Fortis Living's Standing Orders/Financial Regulations.
- 5.25** Tenders will be evaluated by the selection panel and the contract awarded to that offering the **Most Economically Advantageous Tender (MEAT)**, in line with the contract award criteria, included in Section 6.
- 5.26** **Clarification Meeting/Interview** - following initial assessment of tenders by Fortis, short-listed tenderers **may** be required to attend a clarification meeting on **Tuesday 24th May 2016**, please save this day within your diaries. Fortis will use these clarification meetings to check if our provisional scores should be maintained or adjusted upwards or downwards as necessary, movement of up to 20% of the original mark in either direction is permitted through this process. These sessions may not be required, but if they are all submitting tenderers will be invited. If invited and you fail to attend this will mean automatic failure of the overall tender process. All scored will be averaged, in line with the original scoring methodology and how these scores effect your overall non-financial score will be made clear within your post award debrief letter.

6. TENDER ASSESSMENTS

6.1 Initial Screening Assessment

6.1.1 Following the submission deadline, each submitted tender will be subject to an initial screening assessment to confirm that the tender has been submitted on time, is complete and complies with the requirement of this Invitation to Tender, tenders that are not complete or which are non-compliant with the requirements of the Invitation to Tender may be rejected at this stage and tenders that successfully pass through the initial screening assessment will be subject to a minimum criteria assessment.

6.2 Minimum Criteria Assessment

6.2.1 Under the automatic exclusion criteria as stated within the Public Contracts Regulations 2015, Fortis will automatically fail any bidder who fails to obligate by any of the requirements lay down within Regulations 57, 58, 59 and 60.

6.2.2 There are a number of other criteria which must be satisfied in order for an applicant to be eligible to proceed to the capability/quality evaluation stage. The minimum standards, as described below, will be evaluated first and scored on a pass/fail basis in-line with the requirements set out.

6.3 Pre Qualification Requirements

You must provide the following information and documentation within your tender submission:

- Briefly describe your Company, location(s), size, structure, type of services, key markets, accreditations and clients (both within the housing sector and other commercial property companies). What makes your company ideally suited to meet Fortis' insurance needs?
- A copy of your Equality & Diversity Policy.
- A copy of your Data Protection Policy.
- The provision of two relevant references (relevant in terms of multi-thousand commercial property ownership).
- Your financial and economic standing, and that of the insurers including:
 - Standard & Poors (S&P) ratings (any broker/insurer with a rating of below A will require additional evidence to justify their viability and may fail automatically);
 - Three years' worth of Accounts (you financial position will be evaluated and if any concerns are raised we will escalate these to you as soon as possible for comment, in some circumstances this may lead to your tender being failed due to non-compliance). Fortis reserves the right to credit check all parties within your proposed set-up not just the main broker/insurer. Any concerns flagged up by a credit check will be used in our due-diligence process and we may come back to you for further comment/information.
- Signed forms as follows:
 - Certificate of Non-Collusion (**Appendix A**)
 - Declaration Form (**Appendix B**)

Failure to provide all of the above pre-qualification information in your tender proposal will mean automatic disqualification from this tender process.

6.4 **Evaluation of Tenders**

A set of detailed evaluation criteria has been prepared by Fortis, your answers to the below will help the Group understand your firm's capabilities and the advantages offered by you compared with other brokers or insurance providers. Please ensure that any documents are clearly referenced to the question(s) to which they refer.

When responding please ensure that the question number and content are clearly set out in your response so that it is clear which question you are responding to.

Within each stage an initial evaluation will consider whether or not every instruction and requirement contained within the ITT has been fulfilled.

Fortis' choice of broker/insurer will be made on the basis of the Most Economically Advantageous Tender (MEAT) and we will assess economic advantageousness having regard to the criteria set out below.

Quality questions attract a maximum of **50%** of the available score and price scores attract a maximum **50%** (total 100%). The weighting of each individual quality question and the weighting of the price score is set out below.

Category	Weighting
Quality	50%
Price	50%
Total	100%

6.5 **Scoring Methodology**

6.5.1 **Quality Scores**

Responses to each of the written tender questions will be scored out of a maximum of 10 marks, using a standard method of scoring as set out in the table below:

Assessment	Score	Judgement/Criteria for assessment of answer
Exceptional	10	Demonstrates strengths, no errors, weaknesses or omissions and exceeds expectations in some or all respects.
Good	7-9	The standard of proposals fully meets expectations.

Satisfactory	4-6	The proposals are acceptable but with some minor reservations.
Poor	1-3	The proposals are deficient in certain areas where the details of relevant proposal require the reviewer to make assumptions.
Unacceptable	0	Proposals are unacceptable or non-existent or there is a failure to properly address any issues.

Each scored question will then have a weighting applied (the weightings are shown against each question in the tender questionnaire 6.6).

A) Example for a question scoring 6 out of 10 with a weighting of [2%].

- $(6/10) \times 2 = 1.2\%$ of total score available

The written submissions will be reviewed and scored by members of the scoring team. The same assessors will score each set of written submissions to ensure total consistency.

The scores for each quality question will then be averaged to give the overall quality scores to go forward into the overall scoring matrix.

6.5.2 Price Scores

Each tenderer will receive a score against the total premium price, which shall be calculated by reference to the lowest total premium price submitted. The lowest tendered total premium will receive a score of 50. The remaining tenders will then be scored on a standard deviation approach, based upon the difference between their tender and the lowest tender.

A) Example: if the lowest tenderer bids [a price of £20,000] and another tenderer bids £25,000 then the £20,000 bid will receive a score of 50 out of 50. The score for the £25,000 bid, being 12.5% higher than the lowest tender, will reduce by 12.5%, therefore receiving a score of 37.5 out of 50.

When scoring the tenders, if Fortis consider that a tendered value is abnormally low, Fortis will seek an explanation or further breakdown from the tenderer, in accordance with Regulation 69 (1) – (3) of the Public Contracts Regulations 2015. If the tenderer is able to satisfy Fortis that it can provide the services and level of cover for the price tendered then the price will be benchmarked as set out above. However, if the tenderer cannot satisfy Fortis that it can provide the services and level of cover for the price tendered, it will be awarded the maximum 50 marks but the next lowest (excepted) priced tender, will also score 50, the standard deviation process will commence from this

next lowest priced tender. Fortis, in its discretion, may reject the tender in accordance with Regulation 69 (4) – (7) of the Public Contracts Regulations.

The remainder of the tenders, higher than the benchmark tender will then be scored in respect of their deviation from the benchmark tender in the same way as described above.

- B)** *Example: where Tenderer 1 is considered to have submitted a tender, which Fortis considers to be abnormally low such that the services cannot be delivered, then scoring would be as follows:*

	Tenderer 1	Tenderer 2	Tenderer 3	Tenderer 4
Basket Value	£50,000	£100,000	£110,000	£120,000
Score	10	10	9	8

Tenderer 1: price deemed to be unrealistic and/or unsustainable so scores 10.

Tenderer 2: price deemed to be benchmark for scoring and scores 10.

Tenderer 3: the value is 10% higher than the benchmark value and therefore tenderer 3's score is 10 less ($10 \times 10\%$ [1]) = 9

Tenderer 4: the value is 20% higher than the benchmark value and therefore tenderer 4's score is 10 less ($10 \times 20\%$ [2]) = 8

During the evaluation of pricing submissions, tenderers may be required to clarify aspects of their submission in order to ensure that they have understood the specification requirements. Tenderers will be contacted individually regarding any such clarifications. Please note that the deadlines for clarification responses may be short, but must be met in order that pricing submissions can be included within the overall evaluation process.

6.5.3 Instructions

- Enter your ratio rates or individual unit costs within the appropriate fields, everything else will automatically calculate.
- Make sure that all cells highlighted in green are fully completed, but only green cells.
- Enter your annual brokerage fee. As part of the tender evaluation and clarification we will require details on other payments you will receive on your insurance book from your suggested panel of insurers. Also provide an indication of what potential increases could be seen on your brokerage fee(s) over the long term agreement life.
- Make sure that the Grand Total returns to the figure you expect it to, this figure will be the one entered when the tender is officially opened.
- All prices are to be based on our current or proposed levels of Excess and Indemnity.

6.6 Service and Quality Questions (total 50% as split across the following sections)

Your proposal must include the answer to the following:

6.6.1 Insurance Programme (weighting- 15%)

- Comment on Fortis' proposed Group-wide insurance programme and whether improvements/efficiencies can be made.
- Please provide full wordings, along with a note of key benefits and a summary of key conditions and exclusions contained in each insurance policy. You must highlight to us any conditions/precedents/warranties (require a single warranties register which can be used throughout Fortis) which are contained within your policies and explain, if you do have any, why?

6.6.2 Insurance Programme Management (weighting - 30%)

As background Fortis requires to following services: named claims investigator, dedicated Loss Adjuster(s) from one company, single event/multiple loss claims to attract a single event excess and detailed quarterly management reports.

Give details of the service you would provide including the following:

- Please comment on the above requirements, how you would achieve these and the details of your business relationship with your Loss Adjustor firm; providing recent management reports from a similar sized organisation (does not need to be a housing provider) as an example?
- Employee profiles for the team that would be working with Fortis. Please provide details of their experience, qualifications and their role in the team.
- Your claims service offering. Please provide details of the following:
 - Your claims handling processes and timescales;
 - The cost level at which you would ask for a loss adjustor to be appointed for material damage claims;
 - Your expectations of what is required from Fortis.
- Your approach to renewal. Please provide details of:
 - How you would manage the renewal process;
 - The information you would require from Fortis;
 - How you would seek to ensure that Fortis gets the best renewal terms; and;
 - Your outline timetable for the process.
- Motor Fleet – we have various locations throughout Worcestershire and employees living within the region, we would like a nominated repairer(s), please explain how this can be achieved providing details of your arrangement with your nominated repair and the service they offer under this arrangement?
- Your service proposals. Please provide a copy of the Service Level Agreement (SLA) and Service Standards.

- Your approach to account management. Please provide details of how you will manage the account and ensure that your team and your chosen insurers, solicitors and loss adjustors provide Fortis with the standard of service expected.
- If successful how will you manage the transition process, we are keen to see a mobilisation plan/timetable?

6.6.3 Risk Management and Reducing Cost of Claims (weighting- 5%)

Give details of the risk management service you would provide including the following:

- Your risk management offering included within your costed proposal:
 - How you will work proactively with Fortis to reduce both its risk and exposure to claims;
 - How you will share good practice and help Fortis identify and implement lessons to be learned from its claims experience;
 - Example claims analysis reports that you can provide to Fortis.
 - Your training offering. Please provide details of the training you can provide and detail any additional cost for these services.
- Any additional risk management services that you can offer that would be of benefit to Fortis along with the estimated cost for providing these additional services.

6.7 Price (total 50%)

- All prices shall be deemed to be **exclusive** of IPT/VAT, as required.
- Full disclosures of premium ratios (please complete the attached Cost Matrix spreadsheet: **Appendix C**, tab 1 = LOT 1, tab 2 = LOT 2, complete both tabs if tendering for both lots).
- Please note the sums assured worksheet is **mandatory** and should be **fully completed** as indicated, this will carry **50%** of the total score - this section will be scored as set out in Section 6.5.2, failure to do so will result in evaluation questions and potentially exclusion from the overall process.
- If applicable, detail your brokerage fee you would charge for providing your services.
- If applicable, detail the fees you expect to receive from your chosen insurer(s).
- **Variants:** In addition to submitting a compliant tender, you are invited to submit variant proposals giving details of the benefits that may be realised by deviating from the specification; any variant submissions would be considered but will not be part of any scoring processes.

We are looking for your ideas in this section but examples are as below:

- Provide details of any cost efficiencies or savings which have been identified through the tender process.
- Evaluation on Fortis' current excess figures and what changes, if any, could be made to make further reductions in premiums.

- Detail any services which are not included in your main proposal and give an estimate of the additional fees.

6.8 Information

The following information is provided to enable you to compile a proposal along with further details held within appendices:

- Claims Experience for the past five years (See **Appendix 1**)
- Anti-collusion certificate (See **Appendix A**) [to be considered for the next stage of the process this form **must** be signed].
- Declaration form (See **Appendix B**) [to be considered for the next stage of the process this form **must** be signed].

6.9 References

Please provide full details of two relevant referees, Fortis may take these up through the evaluation process.

Please note that if these references are taken up they will not be scored, but may be used to assist the due-diligence process and the overall aware decision.

You are reminded that throughout the process Fortis will continually assess all contact with the bidders' organisations including compliance to the process, presentations and on-site representatives. Fortis reserves the right at its sole discretion to disqualify without further consideration any submission that does not satisfy this basic requirement.

By submitting a response, you are committing to an agreement that you understand the requirement and have sufficiently addressed all aspects of the tender and information contained within the data and that you have checked all stated details, such as prices, to be correct and as intended. The price which is evaluated and approved for scoring will be that price used to form the first year premium cost, subject to any final stock changes.

7 CONTRACTUAL REQUIREMENTS

The selected supplier is expected to enter into a contract with Fortis. We would like your proposed terms and conditions so we can consider these for inclusion within the awarded contract. Please provide full wordings, along with a note of key benefits and a summary of key conditions and exclusions contained in each insurance policy.

We would not expect these terms and conditions once offered to change after the award of this tender. The policy must cover all members of the Fortis Living Group, and any future organisations which join or become members.

8 SUPPORTING DOCUMENTS

To aid your response we have provided the following published policies and procedures which you will find within your tender pack, under **Appendix D**:

- Asbestos Policy
- Asbestos Management Plan
- Accident and Incident Reporting Policy
- Management of Road Risk Policy
- Smoke-free Policy
- Lone Working Policy
- Health & Safety Statement
- Working at Height: Permit to Work
- Gas Servicing Policy
- Asset Management Policy
- Conditions of Property Policy
- Financial & Procurement Regulations (Standing Orders)
- Anti-Bribery Policy
- Anti-Fraud Policy
- Complaints, Comments & Compliments Policy
- Equality & Diversity Policy
- ASB Policy
- Safeguarding Policy
- Domestic Abuse Policy
- Hate Crime Policy
- Keeping Pets/Animals Policy
- FPC Drivers Handbook
- Information Security Policy
- Data Protection Policy

We have also included copies of the following documents, for reference:

- Fortis Strategic Plan Overview/Objectives [**Appendix F**]
- Annual Report 2014/15 [**Appendix F**]
- Business Continuity Plan [**Appendix G**]
- Risk Register (Strategic and Operational) [**Appendix 6**]
- Health & Safety Annual Report 2015 [**Appendix E**]; *to follow*

Appendices are attached as follows:

APPENDIX 1 – Claims Experience Information (past 5 years) (attachment 1.1):

- 1a – WCH Data (AJ Gallagher)
- 1b – Festival Data (Zurich Municipal)
- 1c – Festival Data (Willis)

APPENDIX 2 – Housing Stock Schedule (attachment 1.2):

- 2a – Rented Stock: WCH and Festival
- 2b – Postcodes: Fortis-wide
- 2c – Properties of Non-Traditional Construction: Fortis-wide
- 2d – Leaseholders: WCH and Festival
- 2e – Shared Ownerships: WCH and Festival
- 2f – HAMA (e.g. Stanhope Court and Knightstone Housing): WCH and Festival
- 2g – Market Rent: WCH and Festival
- 2h – Shops: WCH and Festival
- 2i – Out of Rental or Long Term Voids
- 2j – Garages (requiring insurance)
- 2k – Offices: Fortis-wide

APPENDIX 3 – Offices, Extra Care Schemes & High Rise Blocks:

- 3a – Schedule of Individual Domestic Buildings – High Rise Blocks
- 3b – Non-Housing Properties - Offices

APPENDIX 4 – All Risks Items:

- 4a – Office Combined
- 4b – Office & Computer – All Risk
- 4c – Deterioration of Stock
- 4d – Business Interruption
- 4e - Money

APPENDIX 5 – Schedule of Lifts Requiring Engineering Inspection (attachment 1.3)

APPENDIX 6 – Risk Register (attachment 1.4)

APPENDIX 7 – Works In Progress & Professional Indemnity

APPENDIX 8 – Group Personal Accident

APPENDIX 9 – Play Areas (attachment 1.5)

APPENDIX 10 – Motor Fleet Schedule (attachment 1.6) [LOT 2]

APPENDIX A – Certificate of Anti-collusion

APPENDIX B - Declaration Form

APPENDIX C – Cost Matrix Spreadsheet (attachment C)

APPENDIX D – Policies & Procedures (attachment D)

APPENDIX E - Health and Safety Report(s) (attachment E); *to follow*

APPENDIX F – Fortis Strategic Plan/Annual Reports (attachment F)

APPENDIX G – Business Continuity Plan (attachment G)

APPENDIX H – Corporate Training Plan 2015/16 (attachment H)

APPENDIX I – Sewerage Treatment/Pumping Systems Schedule (attachment I)

APPENDIX J – Example Inspection/Reporting Forms (attachment J)

APPENDIX K – Solar/PV Array Information (attachment K)

APPENDIX - APPENDICES & FURTHER INFORMATION TO BIDDERS

Where the information has not been provided within the body of these appendices you'll find it as a reference attachment to the Tender. Some of these appendix documentations will be sent separately, but will form part of your overall Tender Pack.

Note: No insurance is required for any overseas properties or travel.

Appendix - Insurance Programme Information:

Information	Answer/Source
Claims experience for all covers for the past five years detailing: loss date, cause, amount paid, and amount outstanding.	Appendix 1.1 AJ Gallagher Appendix 1.2 Zurich Municipal Appendix 1.3 Willis [attachment 1.1 – Appendix 1]

Appendix - Risk Information**Property & Equipment:**

Information	Answer/Source
Our housing stock schedules.	Appendix 2 [attachment 1.2 - Appendix 2]

Information	Answer/Source
Any properties of non-standard construction	Attached spreadsheet - Appendix 2c
Approximate percentage split (based on unit numbers) between the type of Property:	House = 49.27% Flats = 36.19% Maisonettes = 1.33% Bedsits = 1.76% Bungalows = 10.66% Shop = 0.08% Room lets = 0.71%
List of all long (over 365 days) and medium (over 6 months but under 12) term voids; as at 19/02/2016:	See below for high level numbers and Appendix 2i – Long Term Voids for full location details.

Number Count Categories	6 - 12 Months		6 - 12 Months Total	Over 12 Months		Over 12 Months Total	Grand Total
	FESTIVAL	WCH		FESTIVAL	WCH		
BEDSIT	2		2	5	3	8	10
BUNGALOW		1	1				1
FLAT	4	9	13	4	5	9	22
HOUSE	2	15	17	1	1	2	19
ROOM	3		3	14	3	17	20
SHOP		3	3	1	3	4	7
Grand Total	11	28	39	25	15	40	79

Table Name: Medium and Void Term Void Data

NB: Please be aware that these figures do not include 49 properties at Picklesleigh Grove, Malvern which are due for demolition in the coming weeks ahead of a regeneration project in this area, the contract for the demolition and rebuild has been recently signed with Lovell Partnerships Ltd.

<p>The address and value of any:</p> <ul style="list-style-type: none"> Individual domestic buildings with an individual rebuilding value of more than £1 million, 3 High Rise Blocks and 3 Extra Care Schemes: Rose Garden, Meadow Court and Clarence Park Village Non-housing properties (e.g. office premises, commercial buildings). 	Appendix 3a & 3b (Individual Domestic Buildings & Non-Housing Properties)
<p>Schedule of Insurance split by location for:</p> <ul style="list-style-type: none"> Office combined; Computer and ICT equipment; Business interruption; and; Money 	Appendix 4 (Office Combined Items – All Risks)
<p>Schedule of plant equipment, which requires statutory annual inspections.</p>	Appendix 5 (Lifts) [attachment 1.3 - Appendix 5]
<p>Schedule of motor vehicles [LOT 2].</p>	Appendix 10 (Motor Fleet) [LOT 2] [attachment 1.5 - Appendix 10]

Financial Figures/Estimates:

Information	Answer/Source
Annual rent-roll (2014/15) actual:	£73,391,000*
Estimated annual rent-roll (2015/16) forecast:	£77,543,000*
Annual wage-roll and staff numbers split by categories (see below):	Wage-roll = £14,755,348 Staff number = 758
Total of paid board members:	12
Highest salary payment:	£147,049
Development commitment:	500 units per year until 2020
Employer PAYE Reference Number (ERN)	064/D261

NB: All figures as at 29/02/2016

*figures include void loss, service charges but excludes supporting people payments.

Employee Numbers & Wage-roll/Salaries Estimate:

	2015/16 (based off 01/02/16 figures last two months estimated)	
	No.	Wage-roll
Committee Members:	16	£80,130
Clerical/Admin/Directors:	333	£7,785,766
Wardens:	64	£776,193
Cleaners/Caretakers/Domestics:	73	£638,612
Maintenance/Refurbishment/Gardeners:	260	£5,308,458
Care Staff:	10	£108,604
All Other Employees: Clerks of works	2	£57,586
TOTAL	758	£14,755,348

Company Information:

Information	Answer/Source
Copy of the Group's Risk Register.	Appendix 6 [attachment 1.4 - Appendix 6] <ul style="list-style-type: none"> ○ Appendix 6a - Strategic Risk Register ○ Appendix 6b - Operational Risk Register

CURRENT SCHEDULE DETAILS**C1.1 – Festival Housing (FH)**

N.B.: This table is Festival’s current insurance book and indemnity levels, this is provided just by way of a historical position, below is the proposed group-wide schedule, bringing together both books under one, we would like your views on our suggested group-wide insurance book as part of your tender submission.

Type	Product Description	Excess	Limit of Indemnity
1	Property Stock:		
	a) Rented, Shared Ownership, Leaseholders, Commercial Property (Shops), Market Rent & HAMA Property (General & Subsidence)	£5,000	£727,615,114
	b) Landlord’s Contents	£500	£1,095,795
	c) General Contents – stock of materials & equipment	£500	£94,310
	d) General Contents including lease agreements & stationery	£500	£916,475
	e) Solar Panels installed on existing properties	NIL	£247,272
	f) Office Buildings	£500	£6,886,048
	g) Works in progress	£500	£22,000,000
	h) Tenants improvements	£500	£30,002
2	Business Interruption (maximum indemnity period – 24 months):		
	a) Additional Expenditure	NIL	£3,200,000
	b) Gross Revenue	NIL	£4,005,013
3	All Risks:		
	a) Tools/Equipment in employees van limited to £500 per employee	N/A	Included in WCH’s schedule
	b) CCTV equipment	£100	£59,425
	c) Hand held devices	£100	£49,000
	d) Drain jettors x2	£100	£6,500
	e) Grounds maintenance equipment	£100	£11,372
4	Money:		
	a) Non-Negotiable Money	£50	£250,000
	b) In Transit	£50	£4,000
	c) In Locked Safes	£50	£17,500
	d) Not in a Locked Safe	£50	£500
	e) Employee Residence	£50	£500

Type	Product Description	Excess	Limit of Indemnity
5	Public Liability	NIL	£20,000,000
6	Employers' Liability	NIL	£10,000,000
7	Deterioration of Stock: a) Clarence Park Village – 1 freezer b) Storer Court – 1 freezer c) The Heriotts – 2 kitchen freezer (upright & chest)	Min £25 – Max £100	£1,500 £100 £743
8	Legal Expenses	NIL	£250,000
9	Computer: a) Other Computer Equipment whilst in the territorial limits b) Laptops	NIL NIL	£950,000 £50,000
10	Motor: a) All Drivers (no restrictions) b) Windscreen c) Third party injury d) Third party property damage private car e) Third party property damage commercial vehicle f) Corporate Manslaughter g) Medical expenses h) Personal affects i) Personal accident for driver j) Loss/theft of keys k) Audio/visual/navigational l) OBU (Occasional Business Use) x5	£250 £75 £250 £250 £250 £250 £250 £250 £250 £250 £250 £250	N/A N/A Unlimited £20,000,000 £10,000,000 Included £500 £500 £100,000 £1,000 £5,000 NIL
11	Management Risks Combined: a) Executive Liability (Directors & Officers) b) Professional Indemnity	NIL £5,000	£5,000,000
12	Medical Malpractice – Run Off (St Stephens Care Home) [No longer required, risk fully run off]	£1,500	£2,000,000
13	Crime	NIL	£2,000,000
14	Group Personal Accident & Travel (All Directors, Managers and Employees): a) Accidental Death	NIL	1 x Annual Salary

Type	Product Description	Excess	Limit of Indemnity
	<ul style="list-style-type: none"> b) Loss of Limbs and/or Loss of Sight c) Permanent Total Disablement d) Total Loss of Hearing (both ears) e) Total Loss of Hearing (25% in one ear) f) Total Loss of Speech g) Permanent Partial Disablement h) Temporary Total Disablement 	<ul style="list-style-type: none"> NIL NIL NIL NIL NIL NIL NIL 	<ul style="list-style-type: none"> 1 x Annual Salary 50% of Gross Weekly Wage up to 104 weeks
	All Committee Members:		
	<ul style="list-style-type: none"> a) Accidental Death b) Loss of Limbs and/or Loss of Sight c) Permanent Total Disablement d) Total Loss of Hearing (both ears) e) Total Loss of Hearing (25% in one ear) f) Total Loss of Speech g) Permanent Partial Disablement 	<ul style="list-style-type: none"> NIL NIL NIL NIL NIL NIL NIL 	<ul style="list-style-type: none"> £10,000 £10,000 £10,000 £10,000 £10,000 £10,000 £10,000
	All Directors/Partners and Employees including Partner and/or Children (Domestic Travel including incidental Holiday):		
	<ul style="list-style-type: none"> a) Accidental Death b) Loss of Limbs and/or Loss of Sight c) Permanent Total Disablement d) Total Loss of Hearing (both ears) e) Total Loss of Hearing (25% in one ear) f) Total Loss of Speech g) Permanent Partial Disablement 	<ul style="list-style-type: none"> NIL NIL NIL NIL NIL NIL NIL 	<ul style="list-style-type: none"> £50,000 £50,000 £50,000 £50,000 £50,000 £50,000 £50,000
	All Directors/Partners including their accompanying Partner and/or Children (Foreign and Domestic Holiday Travel):		
	<ul style="list-style-type: none"> a) Accidental Death b) Loss of Limbs and/or Loss of Sight c) Permanent Total Disablement d) Total Loss of Hearing (both ears) e) Total Loss of Hearing (25% in one ear) f) Total Loss of Speech g) Permanent Partial Disablement 	<ul style="list-style-type: none"> NIL NIL NIL NIL NIL NIL NIL 	<ul style="list-style-type: none"> £50,000 £50,000 £50,000 £50,000 £50,000 £50,000 £50,000
15	Engineering Inspection	NIL	Annual inspection only

C1.2 – Worcester Community Housing (WCH)

N.B.: This table is WCH's current insurance book and indemnity levels, this is provided just by way of a historical position, below is the proposed group-wide schedule, bringing together both books under one, we would like your views on our suggested group-wide insurance book as part of your tender submission.

Type	Product Description	Excess	Limit of Indemnity
1	Property Stock (including Terrorism Cover):		
	a) Rented	£10,000	£423,906,618
	b) Shared Owners	£100	£12,480,323
	c) Leaseholders	£100	£16,391,542
	d) Commercial Shops	£10,000	£4,424,904
	e) Commercial Offices	£10,000	£3,652,285
	f) Solar Panels/PV Cells	£10,000	£132,167
	g) HAMA	£10,000	£1,073,856
	h) Playgrounds	£10,000	£80,000
	i) Market Rent	£10,000	£1,555,585
	j) Garages	£1,000	£770,893
	Contents:		
	a) Housing Contents	£10,000	£2,484
	b) Cookers and Washing Machines	£10,000	£25,324
	c) Fixtures and Fittings (including Machinery and Tools)	£10,000	£685,056
	NB: Above excess figures don't change for Subsidence/Landslip/Heave except for Garages which increases to £10,000		
2	Property Owners Liability:		
	a) Bodily injury	NIL	£2,000,000
	b) Property damage	NIL	£2,000,000
3	Combined Liability:		
	a) Employers Liability	NIL	£10,000,000
	b) Public and Products Liability	£500	£5,000,000
	c) Excess Property Owners Liability	NIL	£3,000,000
4	Excess Liability:		
	a) Public Liability	NIL	£15,000,000
	b) Employers Liability	NIL	£10,000,000

Type	Product Description	Excess	Limit of Indemnity
5	Office Combined (including Terrorism Cover): <ul style="list-style-type: none"> a) Business Interruption (Festival schedule covers majority, excluding) <ul style="list-style-type: none"> i. Increased Cost of Working (24 months) b) Money * c) Contents (General) d) Contents (Theft & Malicious Damage) e) All Risks <ul style="list-style-type: none"> i. Portable Equipment (Machinery Tools) ii. Mobile Electronic Equipment iii. Portable PAT Testing f) Employee Personal Effects g) Subsidence/Landslip and Heave 	NIL £50 £250 £500 £250 £50 £1,000	 £500,000 £232,751 £51,060 £45,000 £2,200
6	Computer (including Terrorism Cover) (period 12 months): <ul style="list-style-type: none"> a) Material Damage b) Computer Media c) Additional Expenditure 	£250	 £786,910 £50,000 £150,000
7	Engineering Inspection: <ul style="list-style-type: none"> a) Sudden and Unforeseen Damage (applies to lifting plant only) 	£250	 £500,000
8	Group Personal Accident (no deferment period) **	NIL	Accumulation Limit: £10,000,000
9	Motor Fleet	N/A	Included in Festival's schedule
10	Motor Legal Expenses	N/A	Included in Festival's schedule
11	Professional Indemnity	N/A	Included in Festival's schedule
12	Contract Works (including Terrorism Cover): <ul style="list-style-type: none"> a) Permanent and Temporary Works 	 £500	 £1,017,960

*** Money - Limits of Indemnity**

Stamped National Insurance Cards, Crossed Cheques	£250,000
Money other than described above:	
On the Insured premises, outside business hours and not in safe	£500
In private dwelling of the Insured Directors	£500
In the custody of collectors and/or the PDH of an Employee or principal	£500
On the Insured's premises, in an unspecified safe - all premises	£2,000
On the insured's premises in a specified safe:	£2,000
a) Chubb Propguard Grade II 180	£15,000
Estimated Annual Carryings	N/A

**** Group Personal Accident Details:**

Description All Directors and Employees	Indemnity (Maximum Benefit Any One Person)
1) Death	3 x Annual Salary (£135,000)
2) Loss of Limbs, Sight in one or both eyes, Speech or Hearing in both ears	3 x Annual Salary (£135,000)
3) Loss of Hearing in one ear	25% of 2 above (£33,750)
4) Quadriplegia	2 above plus £100,000 (£235,000)
5) Paraplegia	2 above plus £25,000 (£160,000)
6) Hemiplegia	2 above plus £25,000 (£160,000)
7) Permanent Total Disablement	3 x Annual Salary (135,000)
8) Permanent Partial Disablement, up to:	
a. One big toe	10% of 7 above (£13,500)
b. Any other toe	5% of 7 above (£6,750)
c. One thumb	25% of 7 above (£33,750)
d. One forefinger	20% of 7 above (£27,000)
e. Any other finger	10% of 7 above (£13,500)
f. Shoulder or elbow	25% of 7 above (£33,750)
g. Wrist	20% of 7 above (£27,000)
h. Hip, ankle or knee	20% of 7 above (£27,000)
i. Removal of lower jaw by surgical operation	30% of 7 above (£40,500)
j. Any permanent partial disablement not specified	100% of 7 above (£135,000)
9) Burns:	
a. 28% of body surface or more	100% of 2 (£135,000)
b. 19-27% of body surface	50% of 2 (£67,500)
c. 9-18% of body surface	25% of 2 (£33,750)
10) Facial Scarring:	
a. 10cm in length or an area of 10 sq. cm or more	£10,000
b. 5cm in length or an area of 5 sq. cm or more	£2,500
11) Temporary Total Disablement (maximum 104 weeks)	50% of weekly salary (£433 per week)
12) Temporary Partial Disablement (maximum 104 weeks)	25% of weekly salary (£216 per week)

Description All Committee Members	Indemnity (Maximum Benefit Any One Person)
1) Death	£50,000 (£50,000)
2) Loss of Limbs, Sight in one or both eyes, Speech or Hearing in both ears	£50,000 (£50,000)
3) Loss of Hearing in one ear	25% of 2 above (£12,500)
4) Quadriplegia	2 above plus £100,000 (£150,000)
5) Paraplegia	2 above plus £25,000 (£75,000)
6) Hemiplegia	2 above plus £25,000 (£75,000)
7) Permanent Total Disablement	£50,000 (£50,000)
8) Permanent Partial Disablement, up to:	
a. One big toe	10% of 7 above (£5,000)
b. Any other toe	5% of 7 above (£2,500)
c. One thumb	25% of 7 above (£12,500)
d. One forefinger	20% of 7 above (£10,000)
e. Any other finger	10% of 7 above (£5,000)
f. Shoulder or elbow	25% of 7 above (£12,500)
g. Wrist	20% of 7 above (£10,000)
h. Hip, ankle or knee	20% of 7 above (£10,000)
i. Removal of lower jaw by surgical operation	30% of 7 above (£15,000)
j. Any permanent partial disablement not specified	100% of 7 above (£50,000)
9) Burns:	
a. 28% of body surface or more	100% of 2 (£50,000)
b. 19-27% of body surface	50% of 2 (£25,000)
c. 9-18% of body surface	25% of 2 (£12,500)
10) Facial Scarring:	
a. 10cm in length or an area of 10 sq. cm or more	£10,000
b. 5cm in length or an area of 5 sq. cm or more	£2,500
11) Temporary Total Disablement (maximum 104 weeks)	£100 (£100 per week)
12) Temporary Partial Disablement (maximum 104 weeks)	£50 (£50 per week)
Description Corporate Event (Any Employee or Guest)	Indemnity
1) Death	£20,000
2) Loss of Limbs, Sight in one or both eyes, Speech or Hearing in both ears	£20,000
3) Loss of Hearing in one ear	£5,000
4) Quadriplegia	£20,000
5) Paraplegia	£20,000
6) Hemiplegia	£20,000
7) Permanent Total Disablement	£20,000
8) Permanent Partial Disablement, up to:	
a. One big toe	£2,000
b. Any other toe	£1,000
c. One thumb	£5,000

d. One forefinger	£4,000
e. Any other finger	£2,000
f. Shoulder or elbow	£5,000
g. Wrist	£4,000
h. Hip, ankle or knee	£4,000
i. Removal of lower jaw by surgical operation	£6,000
j. Any permanent partial disablement not specified	£20,000
Description Visitors	Indemnity
1) Death	£20,000
2) Loss of Limbs, Sight in one or both eyes, Speech or Hearing in both ears	£20,000

COMBINED SCHEDULE – WHAT WE WANT FOR FORTIS LIVING

N.B.: This table is to give all tenderers an indication of the suggested Group-wise indemnity levels and deductibles; you are required to suggest any alternatives and potential changes:

Type	Product Description	Excess	Limit of Indemnity
1	Property Stock (including Terrorism Cover): <ul style="list-style-type: none"> a) Rented, Market Rent, Commercial Shops, Sheltered Schemes, Student Lets & HAMA Property (General & Subsidence) b) Leasehold & Shared Ownership (General) c) Leasehold & Shared Ownership (Subsidence) d) Housing Contents including Fixtures and Fittings e) Solar Panels/PV Cells f) Office Buildings 	£10,000 £100 £1,000 £1,000 NIL £1,000	£1,233,597,408 Garages ¹ £41,250 £125,829,100 £2,794,120 £2,066,424 £9,018,324
2	Combined Liability: <ul style="list-style-type: none"> a) Employers Liability b) Public & Products Liability c) Legal Expenses d) Property Owners Liability 	NIL NIL NIL NIL	£20,000,000 £20,000,000 £250,000 £5,000,000
3	Excess Liability (<i>option to split Liability insurances if needed – please include your split levels but the total must equal £20M. Also please confirm how you propose dealing with the POL so we have the correct level of PL insurance across the whole stock – if POL can be included with PL to get to one gross amount of £20M then we would like to see your proposal</i>): <ul style="list-style-type: none"> a) Public Liability (if required) b) Employers Liability (if required) c) Property Owners Liability (if required) 		
4	Office Combined (including Terrorism Cover): <ul style="list-style-type: none"> a) Business Interruption b) Money * 	NIL £50	£7,500,000 See details below

¹ The only garages which are to be insurers across the whole group are those that have been sold as part of a right to buy process and are contained within a current garage block: Crownlea Court, Malvern (see details within Appendix 2j).

Type	Product Description	Excess	Limit of Indemnity
	c) Contents (General) d) All Risks e) Subsidence/Landslip and Heave	£250 £250 £1,000	£2,437,591 £236,185
5	Computer (including Terrorism Cover): a) Computer Equipment b) Laptops	£500	£1,800,000 £200,000
6	Engineering Inspection	NIL	<i>Statutory Inspections</i>
7	Group Personal Accident **	NIL	<i>£10,000,000 accumulation see details below</i>
8	Motor Fleet: a) All Drivers (no driver restrictions) b) Windscreen Replacements c) Third party injury d) Third party property damage private car e) Third party property damage commercial vehicle f) Corporate Manslaughter g) Medical expenses h) Personal affects i) Personal accident for driver j) Loss/theft of keys k) Audio/visual/navigational l) 5 OBU (Occasional Business Use)	£250 £75	N/A N/A Unlimited £20,000,000 £10,000,000 Included £500 £500 £100,000 £1,000 £5,000 NIL
9	Management Risks Combined: a) Executive Liability (Directors & Officers) b) Professional Liability (Professional Indemnity)	NIL £5,000	£5,000,000
10	Tools in Van: a) Per Vehicle b) On-Call	£250	£1,000 £4,000
11	Deterioration of Stock	£50	£3,743
12	Commercial Crime	NIL	£2,000,000

Type	Product Description	Excess	Limit of Indemnity
13	Works in Progress	£500	£22,000,000

*** Money Details:**

Description	Indemnity
Loss of Non-Negotiable Money	£250,000
Money in transit	£5,000
In premises – supervised	£4,000
Locked safes	£30,000
Employee residence	£500
Not in a locked safe	£500

**** Group Personal Accident Details:**

Description	Indemnity
All Employers Staff/Directors	
Accidental Death	1 x Annual Salary
Loss of one or more limbs and/or loss of one or more eyes	1 x Annual Salary
Permanent Total Disablement from any occupation	1 x Annual Salary
Total loss of Hearing in both ears or just one	1 x Annual Salary
Total loss of Speech	1 x Annual Salary
Temporary Total Disablement (maximum 104 weeks)	50% of Weekly Salary
Temporary Partial Disablement (maximum 104 weeks)	25% of Weekly Salary
Description	Indemnity
All Committee Members	
Accidental Death	£10,000
Loss of one or more limbs and/or loss of one or more eyes	£10,000
Permanent Total Disablement from any occupation	£10,000
Total loss of Hearing in both ears or just one	£10,000
Total loss of Speech	£10,000
Temporary Total Disablement (maximum 104 weeks)	£10,000
Temporary Partial Disablement (maximum 104 weeks)	£10,000

PROPERTY STOCK INSURANCE BREAKDOWN

Festival Housing

Property Type	Sums Insured 2015/16	No. of Units 2015/16
Rented (<i>including some garage blocks which have been previously sold and require insurance as part of the freehold agreement</i>)	£727,675,114	8,602
Shared Ownership		702
Leasehold		286
Sheltered Schemes		<i>Included in Rented</i>
HAMA		241
Commercial Shops		12
Market Rent		336
Commercial Offices	£6,886,048	2
Solar Panels installed on existing properties	£247,272	N/A
Playgrounds	N/A	7
Landlord's Contents	£1,095,795	N/A
General Contents – stock of materials & equipment	£94,310	N/A
General Contents including lease agreements & stationery	£916,475	N/A
Totals	£736,915,014	10,188

Worcester Community Housing

Property Type	Sums Insured 2015/16	No. of Units 2015/16
Rented	£423,906,618	4,919
Shared Ownership	£12,480,323	133
Leasehold	£16,391,542	196
Sheltered Schemes	<i>Included in Rented figure</i>	
HAMA	£1,073,856	16
Commercial Shops	£4,424,904	37
Commercial Offices	£3,652,285	2
Solar Panels/PV Cells	£132,167	N/A
Playgrounds	£80,000	6
Other: Market Rent	£1,555,585	14
Other: Garage	£770,893	385
Housing Contents	£2,484	N/A
Cookers & Washing Machines	£25,324	N/A
Fixtures & Fittings (incl. Machinery and Tools)	£684,056	N/A
Totals	£465,180,037	5,708

Sub Limit: £1,000 for theft from a garage or outbuilding

Fortis Living – Combined

Property Type	Sums Insured 2016/17 <i>Proposed</i>	No. of Units 2016/17 <i>Proposed</i>
Rented	£1,191,946,166	13,688
Leasehold/Shared Ownership	£125,829,100	1,427
Sheltered Schemes	<i>Included in Rented figure</i>	
HAMA	£16,151,060	185
Student Lets	£2,108,870	11
Market Rent	£11,666,296	117
Commercial Shops	£11,720,016	49
Commercial Offices	£9,018,324	4
TOTALS	£1,368,439,833	15,481
Solar Panels/PV Cells	£2,066,424	N/A
Playgrounds	N/A	13
Other: Garage (<i>only the garage blocks which have been part sold under right to buy and there is an insurance requirement via the freehold agreement</i>)	£41,250	11

APPENDICES

APPENDIX 1 (LOT 1) - PREVIOUS 5 YEARS CLAIMS EXPERIENCE

[attachment 1.1 - Appendix 1]

- 1a – WCH Data (AJ Gallagher)
- 1b – Festival Data (Zurich Municipal)
- 1c – Festival Data (Willis)

APPENDIX 2 (LOT 1) – FORTIS LIVING PROPERTY SCHEDULES

[attachment 1.2 - Appendix 2]

- 2a – Rented Stock: WCH and Festival
- 2b – Postcodes: Fortis-wide
- 2c - Properties of a Non-Traditional Construction: Fortis-wide
- 2d - Leaseholders: WCH and Festival
- 2e - Shared Ownership: WCH and Festival
- 2f - HAMA (Stanhope Court and Knightstone Housing): WCH and Festival
- 2g - Market Rent: WCH and Festival
- 2h – Shops: WCH and Festival
- 2i - Out of Rental or Long Term Voids
- 2j – Garages (only the garages which require insurance, majority to be uninsured)
- 2k – Offices – Fortis-wide

Below is a list of all the property locations Fortis has which didn't conform to a standard definition of buildings (e.g. bridges, tunnels, culverts):

- Brookfarm Drive, Malvern WR14 3SH – Culvert by the playing fields at the rear of the estate, maintained by Festival Housing (via weekly visual inspections and as appropriate clear out and maintenance visits year round, as required from the weekly visual inspections). Only part of this culvert is in our ownership the out flow is in a near-by farmer's field.
- Redwood House, Bromsgrove B60 1GS – There is a stream [Spadesbourne Brook] which goes under the access road to our small estate, but no culvert.
- The Old Foldyard Court, Upper Sapey WR6 6XZ – There is a stream [Sapey Brook] at the rear of our small estate and a sewerage treatment plant – no culvert.
- Festival have responsibility for a number of retained sewage treatment plants, some with pumping systems, further details can be found within **Appendix I**, if you require any more details please contact us. The vast majority, though, are septic tanks; or pumps awaiting adoption by Severn Trent Water (Worcestershire stock) or Welsh Water (Herefordshire stock); details can be found relating to adoption dates within the supporting attachment.

APPENDIX 3 (LOT 1) – OFFICES, EXTRA CARE SCHEMES & HIGH RISE BLOCKS

Appendix 3a (Lot 1) - Schedule of Individual Domestic Building: High Rise Flats

Building	Address (High-Rise Flats)	Postcode	Gross Rebuild Cost (inc. VAT)	Number of Floors
Cripplegate House	St. Clement's Close, St John's, Worcester	WR2 5BG	£6,885,970	14
Henwick House	St. Clement's Close, St John's, Worcester	WR2 5BQ	£6,885,970	13
Severn House	St. Clement's Close, St John's, Worcester	WR2 5BH	£6,885,970	13

N.B.: These blocks have recently undergone £5 million worth of investment/upgrade works:

- The refurbishment project has recently seen these landmark buildings take on a new skyline profile with new external cladding, windows, balcony screens, a rooftop lounge and rooftop gardens (The Sky Lounge, Cripplegate House), with panoramic views of the city. New lifts have now allowed improved access to all floors, via either side, previously each lift accessed different floors (left odd right even). The customer environment is now much safer with improved windows and secure balconies/screens, plus the huge economic benefit the customers are currently experiencing.
- 2 x 13 and 1 x 14 high rise storey blocks (45 flats per block), Cripplegate House has The Sky Lounge on top used by the residents of the three blocks for community events and hireable as meetings space by staff and other local community groups. These blocks are 55+ schemes and have been defined as such for over 20 years.

Schedule of Individual Domestic Building: Care Homes, Hostels and Extra Care Schemes

Question	Answer
Do you provide homes for minors?	Yes Malvern Foyer (provision of accommodation and training for homeless young people aged 16-25).
Do you own care homes?	No
Do you manage care homes?	No
Do you manage extra care units?	Yes Clarence Park Village, Malvern (101 units) Rose Garden, Hereford (91 units) Meadow Court, Worcester (51 units) We own and maintenance the buildings but the care is provided by contracted specialists.
Do you manage any hostels?	Yes Bath Road, Worcester (accommodation for vulnerable adults).

	<p>Somers Park Avenue, Malvern (move on accommodation for Malvern Foyer aged 17+).</p> <p>Heenan Court, Worcester (move on accommodation).</p>
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Extra Care

Fortis currently has three Extra Care schemes: Clarence Park Village - Malvern, Meadow Court – Worcester and Rose Garden – Hereford. Each offers activities and services for the residents, such as: hairdresser, gym, cafe etc, along with care provision. These activity based services are outsourced to third party companies who rent a room/chair from Fortis under a formal rental agreement. Non-residents can pay to access these services.

The care provision, for the Worcestershire schemes, is via a specialist provider: Radis Community Care contracted via Worcestershire County Council. Radis is fully registered with the Care Quality Commission (CQC). Our Herefordshire scheme is currently delivered via Extra Care Charitable Trust (ECCT), contracted through Herefordshire Council and again fully registered with the CQC. The ECCT contract comes to an end on the 31st March 2016 Herefordshire Council are currently in the final stages of the tender process to aware a new care provider, Fortis' ownership and management obligations at this scheme will not change. For the avoidance of doubt, Fortis are not the care or support provider; Radis and ECCT employ suitably qualified individuals to deliver the planned care and to response in care emergencies. All care provision is provided within the resident's private home, any residents who receive planned care have individual contracts with the care provider and these are not brokered through Fortis.

Fortis' direct involvement in these schemes are like any other owned/managed property that of: lettings, housing management, income management, repairs and planned maintenance activities.

Appendix 3b (Lot 1) - Schedule of Non-Housing Properties - Offices

Building	Address (Offices)	Postcode	Rebuild Cost (inc. VAT)	Floors Numbers
Festival House (Main Office)	Groewood Road, Malvern	WR14 1GD	£5,474,052	2
Progress House (Main Office)	Midland Road, Worcester	WR5 1DU	£2,038,500	2
Royal Exchange	9 Queen Street, Droitwich	WR9 8LA	£1,826,496	2
Warndon Office	54 Cranham Drive, Warndon, Worcester	WR4 9PA	£192,978	2

N.B.: land value at Progress House estimated at £950,000

APPENDIX 4 (LOT 1) - SCHEDULE OF OUR OFFICE COMBINED ITEMS (ALL RISKS)

This schedule refers to the information held within the Schedule of Insurance documents and the Assets Register.

Office Combined

Office Address	Postcode	Owned/ Leased	Buildings 2015/16	Static Office Equipment 2015/16	Static Computer Equipment 2015/16
Progress House, Midland Road, Worcester	WR5 1DU	Owned	Insured under Property Stock	£232,751 (WCH) £916,475 (FH) £1,149,226 (Group combined)	£763,910 (WCH) £900,000 (FH) £1,663,910 (Group combined)
Festival House, Grovewood Road, Malvern	WR14 1GD	Owned			
The Royal Exchange, 9 Queen Street, Droitwich	WR9 8LA	Owned			
Warndon Office, 56 Cranham Drive, Worcester	WR4 9PA	Owned			
Meadow Court, Darwin Avenue, Worcester	WR5 1AP	Owned			
Clarence Park Village, Worcester Road, Malvern	WR14 1FU	Owned			
Rose Garden, Ledbury Road, Hereford	HR1 2TR	Owned			
Other Schemes (i.e. Supported Housing, Young Peoples, Hostels)	Various	Owned			

Office & Computer - All Risks

Description	2015/16
Mobile Electronic Equipment	£45,000
Portable Office Equipment (e.g. PAT Testing)	£2,200
Portable Computer Equipment: Laptops	**£50,000
Portable Computer Equipment: Hand held devices	**£49,000
Stock in Vans	£500
Tools in Vans	£65,000
Machinery/Tools: Grounds Maintenance equipment	*£84,000
CCTV Equipment	£59,425
Others: Drain Jettors x2	£6,500

*This excludes all mowers and trailers which are included within the motor schedule.

**Due to the nature of laptops/tablets/hand held devices etc being portable, it is highly unlikely that all of these would be lost at any one time.

- Mainly vehicles are kept overnight at the operatives home, but some are held either on the car park or within a secure compound within the office grounds.
- Maximum value kept in any one vehicle - £500.
- Details of security devices fitted to vehicle – immobilisers and trackers fitted to all vehicles.

Deterioration of Stock

Location			Item Description	Sum Insured
Address 1	Address 2	Postcode		
The Heriotts	Droitwich	WR9 8AA	2 kitchen freezers (upright & chest)	£743
Clarence Park Village	Malvern	WR14 1PP	1 kitchen freezer	£1,500
Rose Garden	Hereford	HR1 2TR	1 kitchen freezer TBC	£1,500

Office & Computer - Business Interruption

Description	Annual Expenditure	Maximum Indemnity Period
Gross Revenue	£4,000,000	24 Months
Additional Expenditure	£3,200,000	24 Months

Office & Computer - Money

Description	2015/16
Annual Cash Carrying: Fortis mainly uses either 'Loomis' or 'Secure Plus' for cash collection and transit services. These businesses securely transfer cash between offices and our bank, this carried cash is insured by the carrier.	N/A
Loss of Non-Negotiable Money	£250,000
Money in transit	£4,000
In premises – supervised	£4,000
Locked safes, for examples: Chubb Proguard Grade II size 150; S/N SN205951, Warndon Office. Dudley Safes LPCB 304b/02 S/N 40587, Rose Garden. Further safe details/specifications can be provided on request by office locations.	£30,000
Employee residence	£500
Not in a locked safe	£500
ATMs – Currently managed and maintained by: Cardtonics (Rose Garden, Hereford) and Cashzone (Clarence Park Village, Malvern); from April 2016 Cashzone will manage both ATMs. No ATM facility at Meadow Court, Worcester. Both ATM's are restocked by Fortis staff, maximum load limit £5,000.	<i>Information Only</i>

Office Security:

Fortis' office locations are protected by automatic intruder systems, with the means of transmitting signals via a 'Redcare' Line to the manned monitoring station. Each system is maintained under a contract to provide both corrective and preventative maintenance.

Independent security patrol companies are employed to provide first key holder response to alarm activations, received by the monitoring station. In addition, the monitoring stations have at least two contacts for members of staff who act as additional key holders in case of activations.

All offices are covered by CCTV, currently these systems are being updated, and new system due for full implementation by April 2016, further details can be provided upon request. In addition to the remote monitoring - Progress House has on-site security between 07:00-08:30 and 16:30-19:00, via T4S Security who open up and close down the office daily, plus carry out drive-byes at other times.

APPENDIX 5 (LOT 1) - SCHEDULE OF LIFTS REQUIRING ENGINEERING INSPECTION

[attachment 1.3 - Appendix 5]

Statutory Inspection service to satisfy requirements under Health & Safety at Work legislation.

APPENDIX 6 (LOT 1) - RISK REGISTER

[attachment 1.4 - Appendix 6]

APPENDIX 7 (LOT 1) – WORKS IN PROGRESS & PROFESSIONAL INDEMNITY

General Work Activities:

Professional Indemnity cover must include Directors & Officers Insurance, covered under the Management Risks Combined line within the Festival portfolio.

FPC undertake the following work for our Group and for Third Parties:

- As stated within the introductory section of this tender Fortis Property Care, our in-house contractor, delivered the vast majority of all our contractor works. Current total contract value estimated of **£22,000,000**. FPC delivers work on behalf of Fortis Living and for external parties (Rooftop Housing Group and Nexus Housing) work includes responsive repairs, void maintenance, gas servicing, grounds maintenance and many aspects of planned works: kitchen, bathroom, boiler installations and electrical rewires, etc.

Professional Indemnity requirements:

- As previously stated the maximum professional indemnity level Fortis requires (group-wide) is £5,000,000 due to stated contractual commitments (page 8 for further details).

APPENDIX 8 (LOT 1) - GROUP PERSONAL ACCIDENT

Group Personal Accident	2015/16 – Employee Numbers	2015/16 – Total Wageroll
Number of Staff Members	758	£14,755,348
Directors including Board/Committee Members (These Members are under a Contract of Service not a Contract of Employment)	16 Committee Members**	£80,130
(Executive) Directors	7	£699,886
Clerical Manager (including all admin, etc)	326	£7,085,880
Manual – FPC Workforce	260	£5,308,458
Other (specify) – Support Workers	149	£1,580,995
Sub Total	758	£14,755,349
Do you have Staff Members over the age of 70?	Yes (see below)	
Highest single Annual Salary	£147,049	
Location with highest number of employees?	Festival House (approx 159)	
Staff Members over 70 years of age as at 01/02/16?	<ul style="list-style-type: none"> • Francis Jean Webb - Administrator (Operations Support). • Alan Collins - Casual Cleaner. • Sylvia Collins - Kitchen Assistant. • Bridget Donovan - Support Worker (VSU). • Monica Leedham - Kitchen Assistant. • Sandra Reed - Cleaner. 	
Cover/Limits of Indemnity	Employed Staff/Directors	Committee Members
Death & Permanent Total Disablement	1x Annual Salary	£10,000
Temporary Total Disablement	50% of Weekly Wage	£10,000
Temporary Partial Disablement	25% of Weekly Wage	£10,000
Operative Time	During business hours or whilst on business	Full Occupational/Only
Duration Period	104 weeks	104 weeks
Excess Period	Nil	Nil

**Board/Committee Members are not included as they have a Contract of Service not a Contract of Employment.

Details of any locations where wage-roll is £4,000,000 or more:

- Paid by BACS – Festival House, Grovewood Road, Malvern WR14 1GD.

Tenants & Residents Associations (volunteer roles only)

Festival Housing:	1
Worcester Community Housing:	5
Fortis Living (group-wide):	1 - Customer & Communities Panel

Festival Housing	Worcester Community Housing
<ul style="list-style-type: none"> • Big Pickersleigh Project (8 weekly) 	<ul style="list-style-type: none"> • Central & Hopmarket Local Area Partnership Panel (8 weekly) • Warndon Residents' Action Group (8 weekly) • Riverside Residents' Group (8 weekly) • Take A Break Club (8 weekly) • Environmental Reps (quarterly)

Business Travel (employees do travel on company business)

<u>Country</u>	<u>No of Trips</u>	<u>Average Duration (Days)</u>	<u>Maximum Duration (Days)</u>
Country of Domicile – Involving an overnight stay	50	1-2	5
Country of Domicile travel away from normal place of work excluding trips involving an overnight stay	Unlimited – many staff attend one day training days, seminars and conferences, etc	1	5 (travelling to and from home/work each day)
Western Europe	N/A	N/A	N/A
Rest of the World	N/A	N/A	N/A

No foreign travel or flights are expected for any director or staff member of Fortis Living.

APPENDIX 9 (LOT 1) – PLAY AREAS**[attachment 1.5 - Appendix 9]**

The table below shows the complete list of all play areas Fortis owns – attached for reference is the latest annual inspection report by location, along with the inspection sheet used weekly by our team of Caretakers to visually inspect the play areas.

Owner	Location	Item Description
Festival Housing	Shepherds Way Westlands Droitwich Worcestershire WR9 9EQ	Sidewinder Seesaw 2 Bay Traditional Swing (2.8m) 2 Bay Cradle Swing Elephant Spring Mobile Motorcycle Spring Mobile Turnstile Storm Multi-play Unit <i>All on Black Wet Pour flooring</i> Basketball Goal on Tarmac Additional items: bench seats (2), fencing, gates (2) and operator signage.
Festival Housing	Elgar Avenue Malvern Link Malvern Worcestershire WR14 2EY	1 Bay Arch Swing (2.3m) 1 Bay Arch Swing (1.8m) Storm Multi-play Unit Nursery Rhyme Tower Slide Scramble Bike Spring Mobile <i>All on Black Safety Tiles</i> Additional items: litter bins, seat, fencing, gates (2), vehicle gate (1) and operator signage.
Festival Housing	Martin Close Malvern Worcestershire WR14 2GA	1 Bay Arch Swing (1.7m) Hedgehog Spring Mobile Nursery Rhyme Tower Slide <i>All on Black Wet Pour flooring</i> Additional items: litter bins, seat, fencing, gate and operator signage.
Festival Housing	Barnett Avenue Ledbury Herefordshire HR8 2BB	1 Bay Traditional Swing (1.8m) Horse Spring Mobile Zigzag Tower Slide <i>All on Black Safety Tiles</i> Additional items: litter bins, fencing, gate and operator signage.
Festival Housing	Putley Green Putley Ledbury Herefordshire HR8 2QN	Logworld Multi-play Unit on Black Wet Pour flooring Football Goal on Grass/Tarmac Basketball Goal on Tarmac Additional items: fencing, gate, vehicle gate and operator signage.

Festival Housing	Russell Close Malvern Worcestershire WR14 2QR	1 Bay Swing (2.2m) Hippo Spring Mobile Scottie 2 Way Spring Seesaw Tower Slide <i>All on Black Wet Pour flooring</i> Additional items: litter bins, bench seats, fencing, gate and operator signage.
Festival Housing	Villa Way Deer Park Ledbury Herefordshire HR8 2XY	1 Bay Swing (2.0m) Tower Slide Snail Spring Mobile <i>All on Black Wet Pour flooring</i> Additional items: litter bins, seat, fencing, gate and operator signage.
Worcester Community Housing	82-116 Cranham Drive Warndon Worcester WR4 9PQ	Playdale Toddler Multi-play Unit on Black Wet Pour flooring Additional items: gates (2), operator signage, bench and fencing.
Worcester Community Housing	154-188 Cranham Drive Warndon Worcester WR4 9PH	Playdale Toddler Multi-play Unit on Black Wet Pour flooring Additional items: gates (2), operator signage and fencing.
Worcester Community Housing	190-224 Cranham Drive Warndon Worcester WR4 9PH	Playdale Toddler Multi-play Unit on Black Wet Pour flooring Additional items: gates (2), operator signage, tree seat and fencing.
Worcester Community Housing	Grisedale Drive Warndon Worcester WR4 9JH	1 Bay 1 Seat Swing 1 Bay 2 Seat Swing Toddler Multi-play Unit Junior Multi-play Unit <i>All on Black Rubber Tiles</i> Basketball Goal on Tarmac Football Goals (2) on Grass Additional items: bench, gate (2), double gate, fencing and operator signage.
Worcester Community Housing	Rose Avenue Tolladine Worcester WR4 9PX	Free Standing Slide A Frame Climber Stilts Zigzag Beams Step Posts Hurdles <i>All on Artificial Grass</i>

		Additional items: bench (2), litter bins (2), gate, fencing and operator signage.
Worcester Community Housing	Wellington Close St Paul's Worcester WR1 2BB	Toddler Multi-play Unit on Black Wet Pour Additional items: bench, boundary wall and operator signage.

All above sites are weekly inspected by our internal Caretaking team and annually inspected by an external company. Festival's play areas are inspected by Wicksteed Leisure Ltd, where WCH's are inspected by GB Sport & Leisure Ltd (WCH's play areas are currently being inspected due for completion by April 2016, unfortunately the latest report may not be available by the closing date of this tender, if they are we will of course provide them, if not these reports will be provided to the successful broker/insurer to assist in the implementation period). In addition, Festival have bi-annual risk assessment inspections completed by Wicksteed and annual insurance inspections currently delivered via British Engineering Services, Fortis wishes to continue these insurance inspections with the successful broker/insurer group-wide. All weekly inspection dates and findings are recorded and any indemnified findings are investigated and actioned accordingly.

Attached for reference is a template of the weekly caretaker inspection sheet and the latest annual reports by the external companies.

APPENDIX 10 (LOT 2) - SCHEDULE OF MOTOR FLEET**[attachment 1.6 - Appendix 10]**

Description	2015/16 Totals
Private Cars	5
Commercial Road Vehicles:	
i. Up to 3.5 tons gross vehicle weight gvw	213
ii. Up to 7.5 tons gvw	0
iii. Up to 17 tons gvw	0
iv. Up to 32 tons gvw	0
v. Up to 38 tons gvw	0
vi. Over 38 tons gvw	0
vii. Others	2 (Motor Homes, used as mobile offices)
Minibuses/Coaches	0
Motorcycles	0
Trade Plates	0
Mobile Plant:	
i. Fork Lift Trucks/Clamp Trucks	0
ii. Road Sweepers	0
iii. Others	2 (Drain jettors)
Agricultural Vehicles	13 (sit-on mowers)
Trailers	14
Mobile Cranes	0
Vehicles Registered in ROI/Jersey	0
Others	0

Other Key Motor Factors

Question	Answer
Number of Employees who occasionally use their own cars on company business (OBU)?	5
Are any vehicles fuelled with fully or part by liquid petroleum gas or electricity or other?	No
Are any hazardous goods (as described by the Carriage of Hazardous Goods Act) carried in vehicles at any time?	No

Motor Fleet Strategy

When Fortis Living was created (especially within FPC), we had well over 200 vehicles, approximately 220. The long term strategy is to reduce this fleet total to around 180. FPC since merger has reduced their fleet total from 206 to 198, by better prioritisation; who needs a vehicle solely and who can share. It will always be the case that operatives whose main task is responsive or gas servicing will always have their own vehicle. The current vehicles allocated to the voids and planned teams are being reviewing in 2016 to better allocate vehicles and ultimately reduce numbers further. Finally, vehicles allocated to managers and supervisors are being reviewed for consistency and who needs a dedicated vehicle and if so what sort of vehicle is appropriate.

Within FPC all their vehicles are tracked via a GPS telematics systems (Teletrac), full accessibility and reportability via an online portal. All managers and supervisors are trained to use the system so they can manage their staff and set up appropriate reports relating to vehicle locations or behaviour. Administrated by FPC's Health & Safety/Fleet Manager who runs weekly reports to support the managers/supervisors and provide information to senior managers. These reports can and have been used in staff one-to-one meetings and ultimately disciplinary processes, though rarely.

Vehicles Values

Maximum value of any one vehicle and total accumulated value of vehicles at any site at any one time:		
Location	Maximum any one Vehicle GBP	Total Accumulated Value GBP
Motor Homes (Malvern or Droitwich and other various locations within the district)	£47,000 (1 motor home)	£80,000 (2 motor homes at any location within the district)
Fleet (Malvern/Worcester/Pershore and other various locations within the district)	£22,000 (Citroen Relay) £12,000 (Citroen Nemo) £15,000 (Berlingo) £20,000 (Dispatch) £25,000 (Nissan Navara) £7,000 (Ford Transit)) £10,000 (various Pickups)	15 Citroen Relays at any location at any one time = £330,000. 40 Citroen Relays at Malvern - £880,000 (worse case). 5 Nissan Navaras at any locations at any one time - £125,000
Private Leases (Malvern/Droitwich/Worcester and other various locations within the district)*	£26,000 (Vauxhall Insignia) £30,000 (Audi TT) £33,000 (Audi A5) £40,000 (Landrover Discovery) £4,000 (Ford Focus)	£133,000 (5 vehicles at any locations at any one time)
Trailers Malvern/Worcester	£4,230	£29,610 worse case x7 trailers at one location

* The above values are the book prices as new not the depreciation value and excludes VAT, except the Ford Focus which was bought second hand over four years ago.

TENDER CHECK LIST

- 1. All prices have been entered into the Excel Cost Matrix (Lot 1 and/or 2) and this Excel sheet is attached to your tender return (Pricing Spreadsheet).
- 2. Information about your company size, financial turnover, relevant contracts and customers; and total number of commercial property units that you currently insure.
- 3. Example claims analysis report capturing lessons to be learned.
- 4. Provide details in relation to Section 6:
 - a. Pre- qualification requirements.
 - b. Insurance Programme.
 - c. Insurance Programme Management (including Mobilisation/Transition Plan).
 - d. Risk Management & Reducing cost of claims.
 - e. Cost: enter details into pricing spreadsheet.
- 5. Copy of your proposed Terms and Conditions.
- 6. Copy of your Equality and Diversity Policy(s).
- 7. Copy of your Data Protection Policy(s).
- 8. The provision of two relevant Referees.
- 9. Certificate of anti-collusion, signed (**Appendix A**).
- 10. Declaration form, signed (**Appendix B**).

APPENDIX A: ANTI-COLLUSION CERTIFICATE

Risk Services

The essence of the public procurement process is that Fortis Living shall receive *bona fide* competitive tenders from all bidders. In recognition of this principle we hereby certify that this is a *bona fide* bid, intended to be competitive, and that we have not fixed or adjusted the bid by or under or in accordance with any agreement or arrangement with any other bidder (other than a member of our own consortium, if applicable). We have not and insofar as we are aware neither have any of our employees, consultants, advisers, agents, officers or subcontractors:

- 1 Entered into any agreement with any other person with the aim of preventing bids being made or as to the fixing or adjusting of any bid or the conditions on which any bid is made, or;
- 2 Informed any other person, other than the person calling for this bid, of the content of the bid, except where the disclosure was necessary for the preparation of the bid for insurance, for performance bonds and/or contract guarantee bonds or for professional advice required for the preparation of the bid, or;
- 3 Caused or induced any person to enter into such an agreement as is mentioned in paragraph (1) and (2) above, or;
- 4 Committed any offence under the Prevention of Corruption Acts 1889 to 1916 nor under Section 117 of the Local Government Act 1972; Bribery Act 2010, or;
- 5 Offered or agreed to pay or give any sum of money, inducement 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 bid or proposed bid any act or omission, or;
- 6 Canvassed any other persons referred to in paragraph (1) above in connection with the Agreement, or;
- 7 Contacted any officer of Fortis Living about any aspect of the Agreement except in a manner permitted by the Invitation to Tender.

We also undertake that we shall not procure the doing of any of the acts mentioned in paragraphs (1) to (7) above before the hour and date specified for the return of the bid nor (in the event of the bid being accepted) shall we do so while the resulting Agreement continues in force between us (or our successors in title) and Fortis Living.

In this certificate:

The word "*person*" includes any person, body or association, corporate or incorporate, and "*agreement*" includes any arrangement whether formal or informal and whether legally binding or not.

Signature:

For and on behalf of:

Date:

APPENDIX B: DECLARATION

PLEASE READ, SIGN AND RETURN THE DECLARATION BELOW

Name Of Organisation:	
Address For Correspondence:	
Contact Name:	
Telephone Number:	
Email Address:	

I/We certify that the information supplied is accurate to the best of my/our knowledge and that I/We accept that giving false, incomplete, misleading or inadequate information that materially affects or could materially affect the decision making process could result in my/our exclusion from the selection process.

Signature:

Print Name:

Position:

Date: