

Appendix 4 - Specification

Stoke Schools Personal Accident & Travel Group Insurance Policy 2018 (excluding Broker Services)

Stoke on Trent City Council is seeking to appoint a service provider for the Stoke Schools Personal Accident & Travel Group Insurance Policy. This will be a three year long term agreement and will commence on 1st April 2018. The contract will run for an initial 3 years with the option to extend for a further 2 separate years. For information, the Council does not provide cover once a school converts to Academy status. In light of this the number of the schools in the scheme may reduce annually and it is expected that the renewal premium will reflect this. At the time of the commencement of the contract the number of schools may have reduced compared to those provided in Appendix 2 and we would expect the premium to be re-calculated to reflect this.

Appendix 1 is the confirmed claims experience from our existing provider showing the claims experience over the past 3 years.

You are requested to provide a detailed written response to the tender which should identify as a minimum the following:

A premium for the group policy showing the total premium net of IPT with IPT shown separately. Please see Appendix 2 for details of the Council's school and pupil numbers.

Proof that the minimum cover requirements as detailed in Appendix 3 are provided for under your policy wordings adding any comments you feel necessary.

Details of your claims handling procedures including the information you would expect schools to provide in order to make a claim and the relevant paperwork. Also we require details of the qualification and experience of staff nominated to deliver the service. The Council requires flexibility in regards to claims payment. In some circumstances payments may need to be made direct to the parent. If not payments should be payable to the schools. Please confirm that you are able to comply with this.

Confirmation that a trip which straddles two policy years will be covered fully in the year of the commencement date of the trip.

Confirmation that winter sports cover is applicable for Benefits A & B of the school journey cover.

Confirmation that delays due to ash cloud will be included under the school journey cover.

Evaluation

Stage 1

Minimum Qualification Standards

On opening of tender submissions and prior to commencing the evaluation the Council will assess each bidder's response to the following minimum qualification standards.

Failure to satisfy these requirements will result in the Tender submission being rejected.

1) Validity and Completeness of Submission-

All tenders received must be in complete accordance with the instructions for tendering and must include all documents required.

2) Financial Standing

Insurers who will be underwriting the scheme must demonstrate that they have a credit rating at least equivalent to A+ with Standard & Poor's

3) Experience

Bidders must be able to confirm that they have at least 5 years experience of providing this type of Insurance Policy.

Stage 2

Tender submissions will be evaluated in accordance with the following criteria:

CRITERIA	WEIGHTING	NARRATIVE
Policy Cover	55	Please confirm that your policy covers the requirements as shown in Appendix 3 and provide full policy wordings including warranties, conditions and exclusions.
Claims Handling Arrangements	15	Please provide full details of your claims handling procedures along with details of the staff who will be handling the claims. The Council would expect that claims are paid within 28 days of receipt by the insurer of all relevant claims information. Bidders should state if they can comply with this requirement and that they are able to provide payments as stated in the Tender Response Requirements.
Premium	30	Please complete the attached Basis of Quotation Schedule (Appendix 2). Premium will be assessed on the basis of the overall premium quoted. Bidders are asked to confirm that their pricing structure will

		remain constant during the lifetime of the contract. Any alteration in the pricing structure would be deemed to be a breach of the agreement between us and in such circumstances the Council reserves the right to re-tender
--	--	---

The above criteria are listed with their relative weightings shown. The contract will be awarded on the basis of most economically advantageous tender taking into account all criteria shown.

The responses will be evaluated using the following rationale:

Score 5 marks – if all requirements are met and response provided is excellent.

Score 4 marks - if most requirements are met and response provided is good.

Score 3 marks - if some requirements are met and response is average.

Score 2 marks - if answer provided is not comprehensive and below average.

Score 1 mark – if answer provided is poor.

Score 0 marks - if no information provided.