

DPS Schedule 1 (Specification)

This Schedule sets out what we and our buyers want.

The key priorities of this offering are to deliver through a commercial route a comprehensive range of insurance and associated services from a wide diverse range of suppliers.

The Supplier shall provide insurance solutions and associated services for Buyer organisations that shall include but not be limited to the following:

- Wide range of classes of insurance
- Insurance Associated services
- Claims handling

1. Mandatory Service Requirements:

The following section sets out service requirements that must be satisfied by any Service supplied by Suppliers under the Service Types:

1.1 Classes of Insurance (Filter 2)

The Supplier shall be able to provide one (1) or more classes of insurance as detailed in Annex 2.

1.2 Associated Support Services

The Supplier shall provide one (1) or more associated services as detailed in Annex 4.

1.3 Financial Conduct Authority (FCA)

The Supplier shall be registered with the FCA.

1.4 Standard Policy Terms/Wording

The Supplier shall provide or procure the most appropriate and value for money policy terms available for the class of insurance required by the Buyers, based on the information in the Market Presentation (Annex 5), and where applicable comply with any current legislation.

The Suppliers shall, where required by the Buyer or Broker (as applicable), procure mid-term adjustments to the Buyers' insurance cover. This shall be done in conjunction with the Buyer or Broker (as applicable) within a reasonable timeframe.

The Supplier shall where applicable detail all necessary variations to the Services requested in the Market Presentation (Annex 5), including but not limited to providing copy insurance policy conditions, warranties, endorsements and wordings where appropriate. The Supplier's quotations and insurance policy terms shall be in full accordance with the Services requirements set out in the Market Presentation (Annex 5) unless advised in writing to the contrary.

1.5 Insurance Administration

The Supplier shall provide or procure any statutory certificate(s) requested either by the Buyer, or Broker (as applicable), prior to the policy start date.

The Supplier shall provide or procure the Buyer or Broker (as applicable) with complete and accurate policy documentation by the policy start date or within thirty (30) calendar days of inception of the policy. If the policy documentation is not available by the policy start date the Supplier shall issue a Cover Note (when applicable) to the Buyer or Broker (as applicable).

During the policy period there may be circumstances where the Buyers' cover requirements change. Where necessary the Supplier shall provide or procure the request to amend the policy and/or Premium accordingly. The request to amend the policy shall be acknowledged by the Supplier within two (2) working days of receipt, and the revised terms shall be agreed by all parties within a reasonable timeframe.

1.6 Confirmed Claims Experience (CCE)

The Supplier shall provide or shall procure evidence of CCE (five (5) years minimum, or up to ten (10) years maximum unless agreed otherwise) to the Buyer or Broker (as applicable) for the requested period, which is to be confirmed by the Buyer or Broker (as applicable).

The Supplier shall provide or shall procure a CCE report which shall include as a minimum (unless otherwise agreed with the Buyer or Broker (as applicable)):

- Date of issue;
- Date of last reported claim;
- Name and address of insured;
- Name and address of insurer;
- Name and position of insurer's representative;
- Policy number;
- Renewal date; and
- Signature of insurer's representative.

The list below, as a minimum, shall be shown for each period of cover:

- Cover in period and applicable excess;
- Period;
- Total claim amounts outstanding (split between damage, injury where applicable);
- Total claim amounts paid (split between damage, injury where applicable);
- Total number of claims reported (including outstanding claims); and
- Vehicle years (motor only).

The CCE reports shall be made available in Excel or comma-separated value (CSV) format by the Supplier to the Buyer or Broker (as applicable).

The Supplier shall provide or shall procure a CCE report to the Buyer or Broker (as applicable) no later than sixty (60) days prior to expiry of the policy unless otherwise agreed with the Buyer or Broker (as applicable).

For expired policies the Supplier shall provide or shall procure upon request a CCE report to the Buyer or Broker (as applicable) for the period as specified in the Market Presentation (Annex 5) .

1.7 Commissions

The Supplier shall if requested to provide Services via a Broker, the Broker shall be permitted to apply Insurance Services Brokerage, payable by the Supplier.

The Supplier shall, when requested, provide full transparency of commissions should be notified to the Buyer in line with FCA regulations.

Contingent Commissions shall not be included in any transaction connected to this DPS Agreement and any Contract under this DPS.

1.8 Quotations

The Buyer shall confirm the term of the Contract and any insurance policy provided or procured thereunder in the Market Presentation (Annex 5). The length of the insurance policy shall be relevant to the insurance required.

The Supplier shall, where appropriate be required to enter into Contracts and/or provide policies of insurance (or shall procure the provision of) which go beyond the DPS Expiry Date.

The Supplier shall provide the following detail as a minimum, by class or subclass of insurance provided or procured:

- Basis of cover - any variation(s) from the original Market Presentation (Annex 5) shall be clearly identified and allow for contract certainty;
- Cost of associated support services;
- Details of any Combined Bid, Combined Discount and/or Combined Incentive where applicable;
- IPT amount (GBP);
- Insurance Services Brokerage amount (GBP) and percentage;
- Supplier details, including name and policy wording references;
- Management Charge (GBP);
- Period of quotation validity;
- Premium (GBP);
- Premium payment warranties (if applicable); and
- VAT amount (if applicable).

1.9 Invoicing

The Supplier shall ensure all invoices include the following details as a minimum by per class or subclass of insurance provided or procured:

- Class of insurance;
- Supplier details;
- Insurer policy number or reference;
- IPT amount (GBP);
- Payment terms;
- Premium (GBP); and
- VAT amount (if applicable).

1.10 Claims Handling

This paragraph is only applicable if a Supplier provides claims handling services to the Buyer.

The Supplier shall provide claim handling services if applicable to their service offering and as specified by the Buyer in the Market Presentation (Annex 5).

The Supplier shall be informed by the Buyer as part of the Market Presentation (Annex 5), of any existing, in-house, future in-house or other incumbent capability.

The Supplier shall as part of the process, prior to signature of the Contract, confirm claim notification which shall ensure as a minimum that:

- Conflicts of interest are managed and disclosed;
- Claims are handled fairly;
- Claims are settled promptly; and
- The Buyers are provided with information on the claims handling process, and with an explanation of why a claim is settled in full, where relevant.

The Supplier may be required to provide an online solution, which will be specified in the Market Presentation (Annex 5).

1.11 Claims Reports

The Supplier shall supply claims reports to the Buyers, Broker (as applicable) and/or Claims Handler unless otherwise agreed no later than ninety (90) days prior to expiry of the policy or within thirty (30) days of any request by the Buyer or other period agreed in the Market Presentation (Annex 5) .

The content of the claims reports shall be agreed between the Buyer or Broker (as applicable) and Supplier, and the Claims Handler (where not the Supplier, as applicable). The report shall include the following as a minimum unless otherwise agreed with the Buyer or Broker (as applicable):

- Amount of damage outstanding before deduction of excess;
- Amount of damage paid before deduction of excess (GBP);
- Balance left in fund (if using funded methodology) (GBP);
- Claimant forename (motor and liability classes only);

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- Claimant surname (motor and liability classes only);
- Claims Handler claims reference;
- Claim reference;
- Buyers claims reference;
- Damage recovery (GBP) (motor only);
- Date of incident;
- Excess;
- Fund transactions (GBP) (if using funded methodology).
- Incident details;
- Injury outstanding before deduction of excess (GBP) (motor and liability classes only);
- Injury paid before deduction of excess (GBP) (motor and liability classes only);
- Supplier claim reference;
- Interest earned (GBP) (if using funded methodology);
- Location of incident / postcode;
- Nature of the incident;
- Net damage paid (GBP) (motor only);
- Policy reference;
- Recoveries received (GBP);
- Report date;
- Source code;
- Total payments made (GBP); and
- Valuation date.

The Supplier shall make available the claims report reports in Excel or CSV format to the Buyer or Broker (as applicable).

The timeliness of the claims reports shall be confirmed by the Buyer in the Market Presentation (Annex 5).

The Supplier shall, where required by the Buyer, conduct a claims and trend analysis based on the claims history/report. This shall be confirmed by the Buyer in the Market Presentation (Annex 5).

Where a Buyer requires an online solution, details of such will be confirmed in the Market Presentation (Annex 5).

The Supplier and the Buyer or Broker (as applicable) shall agree the claims reports within thirty (30) days of receipt of the claims report from the Claims Handler.

1.12 Management Information (Authority)

If the Supplier deals directly with the Buyer (i.e. without the use of a Broker), the Supplier shall provide Management Information to the Authority in accordance with DPS Schedule 4.

2. Security

If requested at the Competition stage, Suppliers may be required to provide additional certification, which shall be determined by the Buyer.

3. Vetting

Clause 7.1 (Supplier Staff) of the Core Terms notwithstanding, the Supplier shall ensure that all Supplier Personnel vetting procedures, under the DPS and individual Contracts entered into under it by Buyers and Suppliers, comply with the British Standard, Security Screening of individuals Employed in a Security Environment – BS7858:2019 or agreed equivalent, unless otherwise specified by Buyers.

The Supplier shall, where applicable, provide details of its Supplier Personnel security procedures to Buyers and contact details of all Personnel who will be involved in the delivery of the Services, when requested by Buyers.

4. Social Value

Without prejudice to the Supplier's obligations under Joint Schedule 5 (Corporate Social Responsibility) the Supplier shall identify any Social Value options which are appropriate to Buyers at Competition stage. Any Social Value options selected by Buyers shall be in accordance with the Government's Social Values which are current at that point in time.

The Supplier shall complete annual Corporate Social Responsibility (CSR) assessments upon request from Buyers.

For more information on Social Value please see the following link <https://www.gov.uk/government/publications/social-value-act-introductory-guide>

Annexes

Annex 1 - Insurance Services 3 Products and Services Matrix

Annex 2 - Classes of Insurance

Annex 3 - Sector

Annex 4 - Associated Support Services

Annex 5 - Market Presentation

Annex 1

Insurance Services 3 Products and Services matrix (Please refer to Attachment 1 of the Bid Pack)

(insert final version of Attachment 1)

Annex 2 - Classes of Insurance

LIABILITY INSURANCE	
Airport concessionaires	Marine liability
Airside liability	Media and Advertising Liability
Aviation liability	Non-negligent liability
Charity Trustees indemnity	Nuclear / radiation
Clinical Trials	Occupiers / rented premises liability
Clinical negligence (medical malpractice)	Officials indemnity
Corporate Legal Liability	Overseas liability
Cyber	Pension Trustees indemnity
Directors and officers liability	Personal liability
Drones Liability	Pollution clean-up costs (bartoline and European liability directive)
Employers liability	Product Recall
Employment practice liability	Products liability
Environmental liability	Professional indemnity (external services)
Environmental warranty	Property owners liability
Errors and omissions (statutory duties)	Public liability
Excess of loss liability	Rail Operators
Failure to educate (PI education)	Right to Light/Easement
Financial loss	Service Indemnity (motor)
Intellectual Property	Solicitors professional indemnity
Land charges	Sudden and accidental pollution liability
Libel and slander	Wrongful conversion (motor)
Management Liability	Other Liability

TRAVEL & PERSONAL ACCIDENT	
Absence (illness and maternity)	Personal injury
Bonds	Pilots loss of licence
Business travel	Restrictive/defective title
Contingency - Kidnap & Ransom	School journey travel
Crash team personal accident	Special contingency
Group personal accident	Supply teacher
Household - UK & Overseas	World Wide Personal Effects
Locum Supply	Personal accident
Other Travel and Personal Accident	

MOTOR INSURANCE	
Agricultural vehicles	Motor Traders risks
Autonomous vehicles	Motor credit guarantee
Blue Light	Occasional Business Use
Comprehensive	Special types
Funded	Third party
Gap insurance	Third party fire and theft
Legal expenses	Other Motor

PROPERTY & CONSTRUCTION INSURANCE	
Alternative Accommodation	Glass
Aviation hull	Goods in transit
Balance of risks	Hired In plant
Boiler explosion	Latent defects
Business interruption additional increased costs	Leasehold / right to buy housing contents
Business interruption gross profit	Livestock
Business interruption gross rent	Machinery movement
Business interruption gross revenue	Marina installation
Business interruption increased costs	Marine Hull
Computer	Marine transit / cargo
Contract works – new build	Material damage (buildings / tenants improvements/ contents / stock) specified perils
Contract works – refurbishment	Material damage all risks
Crime	Money
Delay in Start up	Mortgage interest
Deterioration of stock	Museum artefacts
Drivers professional indemnity	Own surrounding property
Engineering all risks	Software and data
Engineering business interruption	Tenants home contents
Engineering inspection	Terrorism
Exhibition goods	Testing and commissioning
Fidelity	Theft
Fine art	Warranty & Indemnity
Fragmentation	Other Property and Construction

OTHER	
Agricultural risks	Hull and Machinery
Bonds/securities	Insurance linked securities
Builders' risks cover	Judicial Review
Bunkers	Key Man
Captive management capabilities	Legal expenses
Chancel indemnity	Legal Expenses for Foster Carers
Charterers loss of use	Loss of hire
Commercial Legal Expenses	Loss Recovery Services
Clinical Trials	Lottery Win
Climate Change	Natural Disasters
Comprehensive carrier's liability	Non owned aviation
Comprehensive charterer's liability	Piracy
Comprehensive general liability - mobile offshore units	Political risk
Comprehensive general liability offshore	Product recall
Credit	Product guarantee
Crew	Prize Indemnity
Cyber	Sensitive risks
Defective title indemnity	Solicitors professional indemnity
Defence	Specialised
Diver's professional indemnity	Support Services
Events	Suretyship
Event cancellation	Total loss of freight interest
Extended Loss of Hire cover	Total loss of hull interest
Film Production	Uninsured Loss Recovery Service
Forestry insurance	Warehouse Keepers Liability
Hovercraft	War risks cover

HEALTH	
Private Medical insurance	Healthcare Cash Plans
Staff Health Insurance	Dental
International Private Medical Insurance	Other Health

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LIFE PRODUCTS	
Registered Group Life Insurance	Income Protection/Long term Disability
Excepted Life Assurance	Group Critical Illness
Dependants Pension	Other Life Products

REINSURANCE	
Treaty	Other reinsurance
Facultative	

Annex 3 – Sector

Central Government
Devolved Administration
Education
Fire and Rescue
Health
Local Government
Not for Profit
Police
Private Sector

Annex 4 - Associated Support Services (Non Filter requirements)

- Accident management;
- Actuarial services;
- Advice on levels of insurance and levels of excess(s);
- Audits;
- Claims handling;
- Courtesy car and relief vehicle;
- Guaranteed asset protection (GAP);
- Incident investigation;
- Legal services;
- Loss analysis / forecasting;
- Management of motor insurance database;
- Rehabilitation services;
- Risk management;
- Survey work;
- Training;
- Uninsured loss recoveries; and
- Valuation services.

Annex 5 - Market Presentation (Non Filter requirements)

The Buyers' Market Presentation shall include as a minimum unless otherwise agreed with the Buyer:

- Account management;
- Brokerage (as applicable);
- Business description;
- Choice of law and jurisdiction;
- Class of insurance. Where applicable separate Market Presentations shall be issued for each class of insurance and shall detail any Combined Bid requirements;
- Confirmation if the Buyer is willing to have their Personal Data transferred outside the European Economic Area;
- Correspondence address in full including postcode(s);
- Excess;
- Insured title;
- Interested parties;
- Long term agreements;
- Minimum required terms and conditions (including details of low claims rebates and/or profit shares if applicable);
- Payment terms;
- Period of cover;
- Risk profile template;
- Sums insured / limits of indemnity;
- Territorial limits;
- Underwriting information;
- Where applicable, claims summary (CCE to be attached from the insurer) and an itemised claims listing of all claims received by the insurer in Excel;
- Where applicable, any associated support services (Annex 4) including online solutions: and
- Where available, triangulated claims information for each class of insurance for a minimum period of three (3) years with appropriate notes.