

Invitation to Tender

**Insurance Brokerage
Services for**

**Bradford Diocesan
Academies Trust
(BDAT)**

TABLE OF CONTENTS

A.	About BDAT	3
B.	Our Guiding Principles.....	4
C.	Current Arrangements And Requirements	7
	Appendix 1	10

A. About BDAT

Business Background and Strategy

Bradford Diocesan Academies Trust was set up in 2012 to support and sponsor Church of England Academies in Bradford on behalf of the then Diocese of West Yorkshire and the Dales, now the Diocese of Leeds. We work with our schools to provide a network of support and challenge, so working together we can achieve our vision of improved outcomes and results for our children and on young people. BDAT is a charity and company limited by guarantee, governed by a board of Trustees who are responsible for, and oversee, the management of the company.

Our mission is “to provide education of the highest quality within the context of Christian belief and practice”. We encourage an understanding of the meaning and significance of faith, the added experience and learnings of Christian values can offer to the development of all our pupils’ education and personal lives.

In practice as a Trust we seek to work with and alongside the schools in our Trust to provide a good quality of education to all children in our schools. We believe every child only gets one chance at education and they have a right to a good education.

The Trust does this through operating a light touch support role for schools at times of challenge and by establishing collaborative structures and processes to enable our schools to work together and share good practice. As our family of schools has grown, we have developed our structures and processes to enable this to continue to happen. We are constantly looking at how we can improve to establish effective and efficient ways of partnership working.

As of February 2019, the BDAT family of schools consists of 13 primary and four secondary academies with around 8500 students and 1350 staff.

The purpose of the insurance brokerage operation is to provide a seamless, integrated service to the Trust and academies on a daily basis and allowing access by authorised users at all times including outside normal working hours.

B. Guiding Principles

Introduction

The goal of this ITT is to provide BDAT with all of the details necessary to select a cost-effective and robust insurance brokerage service that supports our existing and future business volume and processes. In summary the insurance brokerage service will include provision of day-to-day operations in the UK.

It is important that you are able to demonstrate capabilities and relationship potential for both the Trust and academies.

Selection Process and Timetable

Below is the selection process overview to review the potential Providers, determine a short-list and make the final selection.

Tuesday 5 March 2019	Issue ITT
4 weeks after issuance	Provider responses to ITT
By Monday 1 April 2019	Response Deadline
1 week after receipt	Clarification of Proposals (if required) by 8 April 2019
1 week after clarification	Presentations by short-listed suppliers by 15 April 2019
By 18 April 2019	Preferred Provider Decision
Allow 3 weeks after decision made	Provider Negotiations
Allow 2 weeks	Finalise Contract and Schedules
Allow up to 3 months – dependent on complexity of requirements. Many tasks can run in parallel.	Commence transfer of insurance brokerage services to new Provider
By 31 August 2019	Transfer all insurance arrangements to new Provider

Proposal Preparation

The Provider's Proposal is central to the evaluation and selection process. Therefore it is important that the Provider carefully completes the Proposal. The overall quality of the Provider's Proposal will be viewed as an indicator of the Provider's business capability and commitment to the project.

Communications Regarding Proposal

Direct all communications and correspondence regarding this ITT to Mr P W Thompson, Director of Operations, Bradford Diocesan Academies Trust, 2nd Floor, Jade Building, Albion Mills, Albion Road, Bradford BD10 9TQ; 01274 909123; peter.thompson@bdat-academies.org

Questions regarding the ITT must be submitted via e-mail. Where answers to questions are considered by BDAT to be of relevance to all Providers, these will, unless subject to Confidentiality Undertakings, be distributed without further reference to the originator.

Proposal Deadline

Responses should be submitted as soon as possible but no later than 1 April 2019. All supporting materials and documentation must be included with the Proposal.

Preferred delivery channel of proposal is PDF format via Email

Preferred Provider Selection

BDAT will select a preferred provider and enter contract negotiations. The provider ultimately selected for award of contract will be chosen as offering:

- robust and cost-effective service;
- service with the most attractive balance between business benefit, investment and risk to BDAT;
- Strategic relationship coverage that offers the best way forward in our view with respect to integrated group banking services.

All Providers who submit Proposals will be notified of the results of the Preferred Provider selection process.

Our Right to Reject

BDAT reserves the right to accept or reject any or all Proposals, to make exceptions to these ITT specifications, change the timescales of the ITT process or to waive any formalities. BDAT specifically reserves the right to negotiate a contract with the selected Provider.

Preparation Costs

BDAT is under no obligation to pay respondents for information received. This request does not commit BDAT to pay for any costs incurred relating to the preparation or submission of the Provider's Proposal, nor to procure or contract for services.

Terms of Contract

BDAT reserves the right to terminate the Contract without penalty at any point, if the Provider's performance fails to meet contractual requirements. Providers should therefore exercise caution in giving answers to ITT requirements. Statements that later prove to be incorrect will at least damage the Provider's credibility and may result in removal of the Provider from further consideration to

provision of additional services. The Provider's response to this ITT will be included in total or by reference in the Contract.

Criteria for Selection

The selection criteria are summarised below. Although BDAT may assign different weights to these criteria, the Provider should treat each as being of equal importance. The selected service should:

1. Meet stated business requirements and minimum service levels.
2. Provide relationship structure that meets group requirements.
3. Be cost-effective.
4. Provide a technically stable foundation for the future.
5. The ability to deliver the proposed service with minimal risk to BDAT to cover the current requirements, including the functionality required for initial implementation.
6. A satisfactory track record of delivery performance that can be verified by existing Customers of the Provider.
7. The instructions for the submission and content of the ITT have been followed.
8. Visits to BDAT – as and when requested with insurance reviews half yearly.
9. Visits to individual Schools – a minimum of one visit per year or as requested by the individual school.
10. Surveys by Insurers – wherever possible accompany the Insurance Surveyor on academy visits.
11. Support the Trust and academies in the notification to Insurers of claims, the presentation of claims and their satisfactory settlement.
12. Support the Trust and academies when considering their Business Continuity planning.
13. A nominated individual as the academy contact and responding to enquires speedily.

Clarification of Proposals

As part of the selection process, BDAT will conduct a formal internal review of the proposals over the period specified. Providers should make resource available at short notice during this period to clarify any matters, and advise BDAT of the appropriate contact details.

In addition, BDAT may invite selected ITT respondents to make a presentation of their Proposal or specific topics at the offices of BDAT

Format of Proposal

1. While Providers may adopt their own format and style for the Proposal, due regard should be paid to the evaluation process to be carried out by BDAT. Providers should also respond to all requirements outlined in section C of this document.
2. Where appropriate, the experience of other customers with similar requirements should be described.

C. Current Arrangements and Requirements

Need and Product Access

Providers should indicate in their Proposal how they would address the following points:

1. Comprehensive insurance cover for the central Trust, all academies, staff, pupils and buildings whether owned, leased or subject to other occupation arrangements.
2. Liability insurance of all relevant types for staff, students, volunteers, public, Trustees, Governors.
3. Travel insurance.
4. Claims handling.
5. Legal expenses.
6. Account Reconciliation – integration to back office.
7. Business interruption.
8. Data loss/breach.
9. Personal accident; money, dishonesty, stock; works in progress.
10. The Provider Proposal must include details of existing arrangements with major companies e.g. ZM, Ecclesiastical, RSA, Chubb etc. to ensure seamless transfers of policies.
11. Indicative per pupil cost for insurance purposes to allow comparison vs RPA

Relationship Management/Service

1. Account Management – Relationship Approach:

Providers should give the name of the account manager and that person’s experience and knowledge of the sector.

Providers should indicate the level of assurance that can be given regarding continuity in the account management.

Providers should indicate whether there would be a single point of contact for any operational queries that may arise on a day-to-day basis.
2. How the Provider will keep BDAT informed if insurance product developments that could assist the business.
3. Provision of help-desk facilities, on-line support.

Implementation

BDAT need to understand the chosen provider’s involvement in the management of the transfer from the banking services provider currently servicing the business. Points to be addressed include:

1. The Provider’s methodology for the transition.
2. Assistance to BDAT for the transition phase from the present brokerage service to the new one.
3. The specific support necessary prior to, at, and immediately after the transition should be described.
4. Details of any dedicated points of contact provided to manage the transition process.

Other Requirements

Providers should indicate in the Proposal the major benefits of their service to BDAT, addressing the following points:

1. Proposed frequency of formal meetings to review operations and management information.
2. Providers will be expected to give undertakings concerning the disaster recovery processes for their service.
3. Providers will be expected to give undertakings concerning the performance of the service indicating any third party suppliers that may be used and details of capacity

for handling increased volumes. As part of the Contract process, the selected provider may be expected to provide sound evidence of the performance of their service.

4. Additional support to the central Trust and academies over and above normal financial services to support added value, financial awareness in academies, attendance at careers fairs etc.

References

Providers are requested to supply testimonials from at least two existing customers. This is envisaged as providing BDAT with independent confirmation of the Provider's ability to deliver and provide a robust and cost-effective service.

Testimonials should be from businesses in the same sector with similar needs.

Fee and Terms

Please include a schedule of fees. The fees should have all elements costed separately, exclude VAT.

Providers should disclose separately the rates for all possible transactions, with itemised charges provided to each legal entity, with ancillary charges invoiced quarterly. The Provider should set out the charges policy and when and how BDAT will pay.

Fee Reviews: BDAT would require a formal review of the fee and commercial terms to be carried out annually. Please indicate that this is acceptable. Providers should also be prepared to pre-set limits to any upward price adjustments at such annual reviews.

APPENDIX 1

Existing Arrangements

The Trust deals with one broker for all insurance arrangements, except for a couple of instances where recently joined academies have existing long term insurance relationships for motor and engineering purposes.

All schools have the same types and levels of cover. Some schools run minibuses which do not form part of the core contract.

The Trust is currently in a long-term agreement with a major insurance company which comes to an end on 31 August 2019.