

CLARIFICATION 5

TEN2600167

**CFT for LEO Mentor Programme Panel 2027-2029 for
Cavan County Council**

Query 1

Section 4.3 requires confirmation of Employer's Liability insurance of €13 million.

Could you please confirm whether this requirement applies to sole traders who have no employees? If a tenderer has no employees and will deliver all mentoring assignments personally, will confirming this be accepted instead of the Employer's Liability cover?

Response Query 1

A Sole Trader who has no employees does not require Employer's Liability Insurance

Query 2

Section 4.3 sets Public Liability at €6.5 million, or €2.6 million for services not involving working with equipment or interfacing with the public. As mentoring is delivered one-to-one with business owners, either online or at the mentee's place of business, and doesn't involve equipment, could you please confirm that the €2.6 million level applies to this panel?

Response Query 2

As there is face-to-face meetings with mentee's and visits to their place of business, Public Liability Insurance of €6.5million is required.

Query 3

Section 4.3 of the RFT specifies minimum insurance requirements, including Employer's Liability, Public Liability and Professional Indemnity insurance. Could you please confirm whether an applicant who is a sole trader with no employees is required to hold Employer's Liability insurance?

Response Query 3

A Sole Trader who has no employees does not require Employer's Liability Insurance

Query 4

Could you also confirm whether applicants are required to have all specified insurance policies and levels in place at the tender submission stage, or whether confirmation/undertaking that the required cover will be put in place prior to appointment to the panel is acceptable, with evidence of cover then provided before contract award/commencement?

Response Query 4

Insurance Levels do not need to be at the required levels at submission stage but if the applicant is successful in appointment to the Panel they will be required to provide evidence of Insurance policies and levels at that point.
