

Mitie Insurance Requirements Guide for Suppliers

Insurance minimum standards

All Mitie suppliers are required to submit evidence of insurances during the onboarding process.

The table below sets out the minimum insurance requirements which are required to become a Mitie approved or preferred supplier. In exceptional circumstances, we may require or accept insurances that differ from these minimum standards. Any exceptions are subject to approval by Mitie Group Insurance.

Insurance Type	Preferred Minimum Standard	Note
Employers Liability	£10m – Any one Claim	Employers Liability insurance is a statutory requirement in the UK for any business with 1 or more employees. Sole Traders are exempt.
Public and Products Liability (Also known as General or Third-Party Liability)	£10m – Any one Claim and in the aggregate for Products	This provides cover for loss/damage/ injury to persons or property due to the negligence of the supplier.
Professional Indemnity	£5m – Any one Claim	Covers professional activities of the supplier including design, specification and advisory related services.

Important Note:

Contractors providing project, building/installation or construction related activities must provide evidence of professional indemnity insurance. Although this is not directly offering design or specification services, it is not uncommon to inadvertently assume design responsibility during the delivery of a project.

Additional/specialised insurance requirements

Some suppliers may also be required to hold specialised insurances based on the types of product/services being provided. The table below sets out the minimum insurance requirements which are required based on type of product/service.

Insurance Type	Preferred Minimum Standard	Note
Construction All Risk Insurance	£5m min preferred and dependent on scope of work.	Suppliers performing any of following or related works must have construction all risk insurance: Building, Construction & Building Fabric Works; Electrical works; Civil Ground Works; General Interior / Exterior Building Works, Metal Fabrication, Road Surfacing/Painting

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Cyber Insurance	£5m min preferred and dependent on scope of work.	Suppliers performing the following works will be required to hold cyber insurance: IT Services/Development/maintenance/ Hardware/ Software; Security equipment/Services; Professional Services; Printing/Communications equipment & solutions
Environmental Insurance (also referred to as Environmental Impairment Liability (EIL) or Contractors Pollution Liability (CPL) insurance)	£5m – Any one Claim	Suppliers performing the following works are required to provide evidence of this insurance: Asbestos services; Specialist / Industrial Cleaning Services; Hazardous / Specialist Services; Waste Equipment/Services (including electrical)
Marine and Goods in Transit Insurance	£value based on scope of work	Coverage based on scope of works which may include: Building Content Removals/ management; Freight/ Courier/ Postage Services; Storage/Warehouse services
Medical Malpractice Insurance	£value based on scope of work	Coverage based on scope of works - medical Services

Need Help or More Information?

Please email AskMitieProcurement@mitie.com or ask your Mitie procurement contact.