

174102-2026 - Competition

Denmark – Insurance services – DSB SOV, PDBI Insurance, Excess Layers

OJ S 50/2026 12/03/2026

Contract or concession notice – standard regime

Services

1. Buyer

1.1. Buyer

Official name: DSB SOV

Email: asnoe@dsb.dk

Activity of the contracting entity: Railway services

2. Procedure

2.1. Procedure

Title: DSB SOV, PDBI Insurance, Excess Layers

Description: The procurement is conducted as an open procedure in accordance with the utilities directive. There will be no negotiations during this procedure. This tender will consist of the following lots: Lot 1: 1st excess layer 1.5 Billion DKK excess 1 Billion DKK excess deductibles (from 1 Billion DKK to 2.5 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer. Lot 2: 2nd excess layer 1.5 Billion DKK excess 2.5 Billion DKK excess deductibles (from 2.5 Billion DKK to 4 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer. Lot 3: 3rd excess layer 1.520 Billion DKK excess 4 Billion DKK excess deductibles (from 4 Billion DKK to 5.520 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer. Costs incurred by the tenderer in connection with the preparation and submission of a tender are the tenderers to bear and will not be reimbursed.

Procedure identifier: 59feada0-67c6-45b1-a33f-c0a873f770a3

Internal identifier: 276796166

Type of procedure: Open

The procedure is accelerated: no

2.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

2.1.2. Place of performance

Country: Denmark

Anywhere in the given country

2.1.3. Value

Estimated value excluding VAT: 9 800 000,00 DKK

2.1.4. General information

Additional information: Selection criteria that apply to all three lots: Concession to write insurance in Denmark: All Tenderers who wish to submit a tender must file a request for participation by submitting the European Single Procurement Document (hereafter ESPD) in accordance with the time limits put forth in the procurement documents. The Tenderer must declare whether the Tenderer is covered by the exclusion grounds listed in the ESPD. To fulfil the suitability criterion "Enrolment in a trade register" in the ESPD, all Tenderers must uphold permission to write insurance risks as specified in this tender by the Danish FSA. Other economic or financial requirements: To fulfil the economic criterion "Other economic or financial requirements" in the ESPD, all Tenderers must have a Financial Strength rating of no less than A- (Standard and Poor's or similar) or an equivalent rating from a comparable ratings agency. Other requirements that apply to all three lots: Requirement 1: Not established in a country on the EU list of non-cooperative jurisdictions for tax purposes: The applicant must confirm, that the applicant is not subject to the mandatory exclusion ground set out in Udbudslovens §134 litra a? Requirement 2: COUNCIL REGULATION (EU) 2022/576 of 8 April 2022. The applicant must confirm, that the applicant is not subject to the mandatory exclusion ground set out in Regulation (EU) 2022/576, article 5k regarding the War in Ukraine The undersigned solemnly declares the company is not: (a) a Russian national, or a natural or legal person, entity or body established in Russia; (b) a legal person, entity or body whose proprietary rights are directly or indirectly owned for more than 50 % by an entity referred to in point (a) of this paragraph; or c) a natural or legal person, entity or body acting on behalf or at the direction of an entity referred to in point (a) or (b) of this paragraph, including, where they account for more than 10 % of the contract value, subcontractors, suppliers or entities whose capacities are being relied on within the meaning of the public procurement Directives.

Legal basis:

Directive 2014/25/EU

2.1.5. Terms of procurement

Terms of submission:

Maximum number of lots for which one tenderer can submit tenders: 3

Terms of contract:

Maximum number of lots for which contracts can be awarded to one tenderer: 3

2.1.6. Grounds for exclusion

Sources of grounds for exclusion: Notice

Corruption: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for corruption, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 3 of the Convention on the fight against corruption involving officials of the European Communities or officials of Member States of the European Union, OJ C 195, 25.6.1997, p. 1, and in Article 2(1) of Council Framework Decision 2003/568/JHA of 22 July 2003 on combating corruption in the private sector (OJ L 192, 31.7.2003, p. 54). This exclusion ground also includes corruption as defined in the national law of the contracting authority (contracting entity) or the economic operator. "

Fraud: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein

been the subject of a conviction by final judgment for fraud, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? Within the meaning of Article 1 of the Convention on the protection of the European Communities' financial interests (OJ C 316, 27.11.1995, p. 48).

Money laundering or terrorist financing: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for money laundering or terrorist financing, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 1 of Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (OJ L 309, 25.11.2005, p. 15).

Participation in a criminal organisation: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for participation in a criminal organisation, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 2 of Council Framework Decision 2008/841/JHA of 24 October 2008 on the fight against organised crime (OJ L 300, 11.11.2008, p. 42).

Terrorist offences or offences linked to terrorist activities: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for terrorist offences or offences linked to terrorist activities, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Articles 1 and 3 of Council Framework Decision of 13 June 2002 on combating terrorism (OJ L 164, 22.6.2002, p. 3). This exclusion ground also includes inciting or aiding or abetting or attempting to commit an offence, as referred to in Article 4 of that Framework Decision.

Child labour and including other forms of trafficking in human beings: Has the economic operator itself or any person who is a member of its administrative, management or supervisory body or has powers of representation, decision or control therein been the subject of a conviction by final judgment for child labour and other forms of trafficking in human beings, by a conviction rendered at the most five years ago or in which an exclusion period set out directly in the conviction continues to be applicable? As defined in Article 2 of Directive 2011/36/EU of the European Parliament and of the Council of 5 April 2011 on preventing and combating trafficking in human beings and protecting its victims, and replacing Council Framework Decision 2002/629/JHA (OJ L 101, 15.4.2011, p. 1).

Grave professional misconduct: Is the economic operator guilty of grave professional misconduct? Where applicable, see definitions in national law, the relevant notice or the procurement documents.

Misrepresentation, withheld information, unable to provide required documents or obtained confidential information of this procedure: Can the economic operator confirm that: a) It has been guilty of serious misrepresentation in supplying the information required for the verification of the absence of grounds for exclusion or the fulfilment of the selection criteria, b) It has withheld such information, c) It has not been able, without delay, to submit the supporting documents required by a contracting authority or contracting entity, and d) It has undertaken to unduly influence the decision making process of the contracting authority or contracting entity, to obtain confidential information that may confer upon it undue advantages in the procurement procedure or to negligently provide misleading information that may have a material influence on decisions concerning exclusion, selection or award?

Conflict of interest due to its participation in the procurement procedure: Is the economic operator aware of any conflict of interest, as indicated in national law, the relevant notice or the procurement documents due to its participation in the procurement procedure?

Direct or indirect involvement in the preparation of this procurement procedure: Has the economic operator or an undertaking related to it advised the contracting authority or contracting entity or otherwise been involved in the preparation of the procurement procedure?

Breaching of obligations set under purely national exclusion grounds: Other exclusion grounds that may be foreseen in the national legislation of the contracting authority's or contracting entity's Member State. Has the economic operator breached its obligations relating to the purely national grounds of exclusion, which are specified in the relevant notice or in the procurement documents?

Breaching obligation relating to payment of social security contributions: Has the economic operator breached its obligations relating to the payment social security contributions, both in the country in which it is established and in Member State of the contracting authority or contracting entity if other than the country of establishment?

Breaching obligation relating to payment of taxes: Has the economic operator breached its obligations relating to the payment of taxes, both in the country in which it is established and in Member State of the contracting authority or contracting entity if other than the country of establishment?

5. Lot

5.1. Lot: LOT-0001

Title: Lot 1 - 1st excess layer

Description: Lot 1: 1st excess layer 1.5 Billion DKK excess 1 Billion DKK excess deductibles (from 1 Billion DKK to 2.5 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer.

Internal identifier: 276800280-0

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

5.1.2. Place of performance

Country: Denmark

Anywhere in the given country

5.1.3. Estimated duration

Start date: 30/06/2026

Duration end date: 30/06/2027

5.1.4. Renewal

Maximum renewals: 0

5.1.5. Value

Estimated value excluding VAT: 5 500 000,00 DKK

5.1.6. General information

Reserved participation:

Participation is not reserved.

The procurement is covered by the Government Procurement Agreement (GPA): yes

5.1.9. Selection criteria

Sources of selection criteria: Notice

Criterion: Enrolment in a trade register

Description of selection criterion: Den økonomiske aktør er optaget i handelsregistre i den medlemsstat, hvor denne er etableret, jf. bilag XI til direktiv 2014/24/EU; økonomiske aktører fra visse medlemsstater kan være nødt til at opfylde andre krav i nævnte bilag.

Criterion: Other economic or financial requirements

Description of selection criterion: For så vidt angår eventuelle øvrige økonomiske og finansielle krav, som måtte være blevet anført i den relevante meddelelse eller i udbudsdokumenterne, erklærer den økonomiske aktør, at: -

5.1.10. Award criteria**Criterion:**

Type: Price

Name: Lowest price

Description: Lowest price for 100% capacity.

Category of award weight criterion: Weight (percentage, exact)

Award criterion number: 100

5.1.11. Procurement documents

Languages in which the procurement documents are officially available: English

Deadline for requesting additional information: 26/03/2026 22:59:00 (UTC+00:00) Western European Time, GMT

Address of the procurement documents: <https://permalink.mercell.com/276796166.aspx>

5.1.12. Terms of procurement**Terms of submission:**

Electronic submission: Required

Address for submission: <https://permalink.mercell.com/276796166.aspx>

Languages in which tenders or requests to participate may be submitted: English

Electronic catalogue: Not allowed

Variants: Not allowed

Tenderers may submit more than one tender: Not allowed

Deadline for receipt of tenders: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Duration during which the tender must remain valid: 3 Months

Information about public opening:

Opening date: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Terms of contract:

The execution of the contract must be performed within the framework of sheltered employment programmes: No

Conditions relating to the performance of the contract: See tender materials.

Financial arrangement: See tender materials.

5.1.15. Techniques**Framework agreement:**

No framework agreement

Information about the dynamic purchasing system:

No dynamic purchase system

5.1.16. Further information, mediation and review

Review organisation: Klagenævnet for Udbud

Information about review deadlines: Pursuant to Danish act on The Complaints Board for Public Procurement (act No 492 of 12.5.2010 with subsequent amendments - available at www.retsinformation.dk), the following time limits for filing a complaint apply. Complaints regarding a candidate not being prequalified must be filed with The Complaints Board for Public Procurement within 20 calendar days starting the day after the contracting authority has sent notification to the candidates involved, provided that the notification includes a short account of the relevant reasons for the decision. Other complaints must be filed with The Complaints Board for Public Procurement within: 45 calendar days after the contracting authority has published a contract award notice in the Official Journal of the European Union (with effect from the day following the publication date).

Organisation providing additional information about the procurement procedure: DSB SOV

Organisation providing more information on the review procedures: Konkurrence- og Forbrugerstyrelsen

5.1. Lot: LOT-0002

Title: Lot 2 - 2nd excess layer

Description: Lot 2: 2nd excess layer 1.5 Billion DKK excess 2.5 Billion DKK excess deductibles (from 2.5 Billion DKK to 4 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer.

Internal identifier: 276800772-1

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

5.1.2. Place of performance

Country: Denmark

Anywhere in the given country

5.1.3. Estimated duration

Start date: 30/06/2026

Duration end date: 30/06/2027

5.1.4. Renewal

Maximum renewals: 0

5.1.5. Value

Estimated value excluding VAT: 2 500 000,00 DKK

5.1.6. General information

Reserved participation:

Participation is not reserved.

The procurement is covered by the Government Procurement Agreement (GPA): yes

5.1.9. Selection criteria

Sources of selection criteria: Notice

Criterion: Enrolment in a trade register

Description of selection criterion: Den økonomiske aktør er optaget i handelsregistre i den medlemsstat, hvor denne er etableret, jf. bilag XI til direktiv 2014/24/EU; økonomiske aktører fra visse medlemsstater kan være nødt til at opfylde andre krav i nævnte bilag.

Criterion: Other economic or financial requirements

Description of selection criterion: For så vidt angår eventuelle øvrige økonomiske og finansielle krav, som måtte være blevet anført i den relevante meddelelse eller i udbudsdokumenterne, erklærer den økonomiske aktør, at: -

5.1.10. Award criteria

Criterion:

Type: Price

Name: Lowest price

Description: Lowest price for 100% capacity.

Category of award weight criterion: Weight (percentage, exact)

Award criterion number: 100

5.1.11. Procurement documents

Languages in which the procurement documents are officially available: English

Deadline for requesting additional information: 26/03/2026 22:59:00 (UTC+00:00) Western European Time, GMT

Address of the procurement documents: <https://permalink.mercell.com/276796166.aspx>

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: <https://permalink.mercell.com/276796166.aspx>

Languages in which tenders or requests to participate may be submitted: English

Electronic catalogue: Not allowed

Variants: Not allowed

Tenderers may submit more than one tender: Not allowed

Deadline for receipt of tenders: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Duration during which the tender must remain valid: 3 Months

Information about public opening:

Opening date: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Terms of contract:

The execution of the contract must be performed within the framework of sheltered employment programmes: No

Conditions relating to the performance of the contract: See tender materials.

Financial arrangement: See tender materials.

5.1.15. Techniques

Framework agreement:

No framework agreement

Information about the dynamic purchasing system:

No dynamic purchase system

5.1.16. Further information, mediation and review

Review organisation: Klagenævnet for Udbud

Information about review deadlines: Pursuant to Danish act on The Complaints Board for Public Procurement (act No 492 of 12.5.2010 with subsequent amendments - available at www.retsinformation.dk), the following time limits for filing a complaint apply. Complaints regarding a candidate not being prequalified must be filed with The Complaints Board for Public Procurement within 20 calendar days starting the day after the contracting authority has sent notification to the candidates involved, provided that the notification includes a short account of the relevant reasons for the decision. Other complaints must be filed with The Complaints Board for Public Procurement within: 45 calendar days after the contracting authority has published a contract award notice in the Official Journal of the European Union (with effect from the day following the publication date).

Organisation providing additional information about the procurement procedure: DSB SOV

Organisation providing more information on the review procedures: Konkurrence- og Forbrugerstyrelsen

5.1. Lot: LOT-0003

Title: Lot 3 - 3rd excess layer

Description: Lot 3: 3rd excess layer 1.520 Billion DKK excess 4 Billion DKK excess deductibles (from 4 Billion DKK to 5.520 Billion DKK) Class of Insurance: PDBI – please refer to the “DSB PDBI Excess layers Submission 2026” document Lot details: placement for the layer in full, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording, as follow form to the primary layer.

Internal identifier: 276800797-2

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

5.1.2. Place of performance

Country: Denmark

Anywhere in the given country

5.1.3. Estimated duration

Start date: 30/06/2026

Duration end date: 30/06/2027

5.1.4. Renewal

Maximum renewals: 0

5.1.5. Value

Estimated value excluding VAT: 1 800 000,00 DKK

5.1.6. General information

Reserved participation:

Participation is not reserved.

The procurement is covered by the Government Procurement Agreement (GPA): yes

5.1.9. Selection criteria

Sources of selection criteria: Notice

Criterion: Enrolment in a trade register

Description of selection criterion: Den økonomiske aktør er optaget i handelsregistre i den medlemsstat, hvor denne er etableret, jf. bilag XI til direktiv 2014/24/EU; økonomiske aktører fra visse medlemsstater kan være nødt til at opfylde andre krav i nævnte bilag.

Criterion: Other economic or financial requirements

Description of selection criterion: For så vidt angår eventuelle øvrige økonomiske og finansielle krav, som måtte være blevet anført i den relevante meddelelse eller i udbudsdokumenterne, erklærer den økonomiske aktør, at: -

5.1.10. Award criteria

Criterion:

Type: Price

Name: Lowest price

Description: Lowest price for 100% capacity.

Category of award weight criterion: Weight (percentage, exact)

Award criterion number: 100

5.1.11. Procurement documents

Languages in which the procurement documents are officially available: English

Deadline for requesting additional information: 26/03/2026 22:59:00 (UTC+00:00) Western European Time, GMT

Address of the procurement documents: <https://permalink.mercell.com/276796166.aspx>

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: <https://permalink.mercell.com/276796166.aspx>

Languages in which tenders or requests to participate may be submitted: English

Electronic catalogue: Not allowed

Variants: Not allowed

Tenderers may submit more than one tender: Not allowed

Deadline for receipt of tenders: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Duration during which the tender must remain valid: 3 Months

Information about public opening:

Opening date: 15/04/2026 14:00:00 (UTC+00:00) Western European Time, GMT

Terms of contract:

The execution of the contract must be performed within the framework of sheltered employment programmes: No

Conditions relating to the performance of the contract: See tender materials.

Financial arrangement: See tender materials.

5.1.15. Techniques

Framework agreement:

No framework agreement

Information about the dynamic purchasing system:

No dynamic purchase system

5.1.16. Further information, mediation and review

Review organisation: Klagenævnet for Udbud

Information about review deadlines: Pursuant to Danish act on The Complaints Board for Public Procurement (act No 492 of 12.5.2010 with subsequent amendments - available at

www.retsinformation.dk), the following time limits for filing a complaint apply. Complaints regarding a candidate not being prequalified must be filed with The Complaints Board for Public Procurement within 20 calendar days starting the day after the contracting authority has sent notification to the candidates involved, provided that the notification includes a short account of the relevant reasons for the decision. Other complaints must be filed with The Complaints Board for Public Procurement within: 45 calendar days after the contracting authority has published a contract award notice in the Official Journal of the European Union (with effect from the day following the publication date).

Organisation providing additional information about the procurement procedure: DSB SOV

Organisation providing more information on the review procedures: Konkurrence- og Forbrugerstyrelsen

8. Organisations

8.1. ORG-0001

Official name: DSB SOV

Registration number: 25050053

Postal address: Telegade 2

Town: Taastrup

Postcode: 2630

Country subdivision (NUTS): Østsjælland (DK021)

Country: Denmark

Contact point: Asger Nørgaard

Email: asnove@dsb.dk

Telephone: +45 24 68 44 04

Internet address: <https://www.dsb.dk/>

Roles of this organisation:

Buyer

Organisation providing additional information about the procurement procedure

8.1. ORG-0002

Official name: Klagenævnet for Udbud

Registration number: 37795526

Postal address: Nævnenes Hus, Toldboden 2

Town: Viborg

Postcode: 8800

Country subdivision (NUTS): Vestjylland (DK041)

Country: Denmark

Email: klfu@naevneneshus.dk

Telephone: +45 72405600

Fax: +45 33307799

Internet address: <https://naevneneshus.dk/start-din-klage> /klagenaeavnet-for-udbud/

Roles of this organisation:

Review organisation

8.1. ORG-0003

Official name: Konkurrence- og Forbrugerstyrelsen

Registration number: 10294819

Postal address: Carl Jacobsens Vej 35

Town: Valby

Postcode: 2500
Country subdivision (NUTS): Byen København (DK011)
Country: Denmark
Email: kfst@kfst.dk
Telephone: +45 41715000
Fax: +45 41715100
Internet address: <http://www.kfst.dk>
Roles of this organisation:
Organisation providing more information on the review procedures

8.1. ORG-0004

Official name: Merzell Holding ASA
Registration number: 980921565
Postal address: Askekroken 11
Town: Oslo
Postcode: 0277
Country subdivision (NUTS): Oslo (NO081)
Country: Norway
Contact point: eSender
Email: publication@merzell.com
Telephone: +47 21018800
Fax: +47 21018801
Internet address: <http://merzell.com/>
Roles of this organisation:
TED eSender

Notice information

Notice identifier/version: 597b50cb-493f-400f-a0ab-794ee8fa076b - 01
Form type: Competition
Notice type: Contract or concession notice – standard regime
Notice subtype: 17
Notice dispatch date: 10/03/2026 14:14:20 (UTC+00:00) Western European Time, GMT
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