

## 239136-2026 - Result

Croatia – Property insurance services – Usluge osiguranja

OJ S 68/2026 08/04/2026

Contract or concession award notice – standard regime

Services

### 1. Buyer

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#### 1.1. Buyer

Official name: GRAD UMAG - UMAGO

Email: [ana.popic@umag.hr](mailto:ana.popic@umag.hr)

Legal type of the buyer: Local authority

Activity of the contracting authority: General public services

#### 1.1. Buyer

Official name: Dječji vrtić i jaslice "Duga" Umag, Scuola materna e asilo nido "Arcobaleno" Umago

Email: [dvj-duga@pu.t-com.hr](mailto:dvj-duga@pu.t-com.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Education

#### 1.1. Buyer

Official name: TDV Vrtuljak Umag - SMI Girotondo Umago

Email: [info@girotondo-umag.hr](mailto:info@girotondo-umag.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Education

#### 1.1. Buyer

Official name: Osnovna škola Marije i Line, Scuola elementare "Marija i Lina", Umag - Umago

Email: [os-mil@hi.t-com.hr](mailto:os-mil@hi.t-com.hr)

Legal type of the buyer: Body governed by public law

Activity of the contracting authority: Education

#### 1.1. Buyer

Official name: Pučko otvoreno učilište "Ante Babić" Umag

Email: [info@uciliste-umag.hr](mailto:info@uciliste-umag.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Education

#### 1.1. Buyer

Official name: GK Umag - BC Umago

Email: [knjiznica@gku-bcu.hr](mailto:knjiznica@gku-bcu.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Recreation, culture and religion

#### 1.1. Buyer

Official name: Ustanova za sport Grada Umaga

Email: [sport@umag.hr](mailto:sport@umag.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Recreation, culture and religion

### 1.1. Buyer

Official name: Ustanova FESTUM

Email: [larisa.gasperini@festum.hr](mailto:larisa.gasperini@festum.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Recreation, culture and religion

### 1.1. Buyer

Official name: Muzej grada Umaga

Email: [muzej.grada.umaga@pu.t-com.hr](mailto:muzej.grada.umaga@pu.t-com.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Recreation, culture and religion

### 1.1. Buyer

Official name: Dom "Atilio Gamboc" Umag

Email: [sandra.sirotic@dom-umag.hr](mailto:sandra.sirotic@dom-umag.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Health

### 1.1. Buyer

Official name: Talijanska osnovna škola Galileo Galilei

Email: [talijan-os-skola@pu.t-com.hr](mailto:talijan-os-skola@pu.t-com.hr)

Legal type of the buyer: Body governed by public law, controlled by a local authority

Activity of the contracting authority: Education

## 2. Procedure

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### 2.1. Procedure

Title: Usluge osiguranja

Description: Predmet ove nabave je nabava usluga osiguranja imovine, odgovornosti, osoba i vozila prema Troškovniku koji čini sastavni dio ove Dokumentacije o nabavi.

Procedure identifier: 23b1e677-9455-4855-90f6-4ec878ab2e55

Internal identifier: 04-1/24-VV

Type of procedure: Open

Main features of the procedure: Otvoreni postupak

#### 2.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66515200 Property insurance services

#### 2.1.2. Place of performance

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Additional information: Mjesta pružanja usluga kao i sva mjesta osiguranja navedena su u troškovniku i tehničkoj specifikaciji.

#### 2.1.3. Value

Estimated value excluding VAT: 336 000,00 EUR

#### 2.1.4. General information

Additional information: Kada se premija plaća nakon sklapanja ugovora o osiguranju i/ili u ratama, obveza osiguratelja počinje od dana i sata određenog u ugovoru kao dan i sat početka osiguranja. Neplaćanje dospjele premije u definiranom roku iz Dokumentacije o nabavi ili

police osiguranja, nema za posljedicu prestanak osigurateljnog pokrića dakle obveza osiguravatelja ne prestaje po isteku 24.sata dana u kojem je plaćanje premije odnosno rate premije dospjelo na plaćanje. U svakom slučaju na prekid ugovora o osiguranju u slučaju neplaćanja premije osiguranja primjenjuju se odredbe Zakona o obveznim odnosima. U slučaju nastanka štete, osigurnina se ne umanjuje za dospjele i/ili nedospjele rate premije po polici osiguranja po kojoj je prijavljena šteta. Isplata osigurnine nije uvjetovana plaćanjem dospjele i/ili nedospjele rate premije po polici osiguranja po kojoj je prijavljena šteta. Isključeno je plaćanje kompenzacijom ili cesijom osim na zahtjev pojedinačnog naručitelja.

**Legal basis:**

Directive 2014/24/EU

## 5. Lot

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### 5.1. Lot: LOT-0000

Title: Usluge osiguranja

Description: Predmet ove nabave je nabava usluga osiguranja imovine, odgovornosti, osoba i vozila prema Troškovniku koji čini sastavni dio ove Dokumentacije o nabavi.

Internal identifier: 04-1/24-VV

#### 5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66515200 Property insurance services

#### 5.1.2. Place of performance

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Additional information: Mjesta pružanja usluga kao i sva mjesta osiguranja navedena su u troškovniku i tehničkoj specifikaciji.

#### 5.1.4. Renewal

Maximum renewals: 0

#### 5.1.5. Value

Estimated value excluding VAT: 336 000,00 EUR

#### 5.1.6. General information

Procurement Project not financed with EU Funds.

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

Additional information: Za tehnički dio dokumentacije: Vitas – Investa d.o.o. za brokerske poslove u osiguranju i reosiguranju, Telefon: 052/217 -110; E-mail: [info@vitasinvesta.hr](mailto:info@vitasinvesta.hr)

Broker je ovlašten za davanje objašnjenja o tehničkim specifikacijama iz ove DoN. Pojedinačni naručitelji su za obavljanje brokerskih poslova u osiguranju angažirali brokera, kao društvo za brokerske poslove u osiguranju koje je ovlašteno za obavljanje distribucije osiguranja definirane u čl. 399. st.1. tč.1. Zakona o osiguranju NN 30/15, NN 112/18, NN 63/20, NN 133/20, NN 151/22. Obveze propisane člankom 403. Zakona o osiguranju (NN 30/15, NN 112/18, NN 63/20, NN 133/20 i 151/22) broker izvršava uvažavajući odredbe ZJN 2016. Broker će brokerske poslove u osiguranju obavljati za naručitelja i pojedinačne naručitelje tijekom cijelog trajanja Okvirnog sporazuma i ugovora o osiguranju sklopljenih na temelju Okvirnog sporazuma, a koji će biti sklopljeni po dovršetku ovog postupka, koji navod predstavlja bitni sastojak Okvirnog sporazuma. Broker je sukladno članku 431. i 432. Zakonu o osiguranju (NN 30/15, NN 112/18, NN 63/20, NN 133/20 i 151/22) pružio Naručitelju propisane informacije. Proviziju ili bilo kakvu drugu naplatu za obavljene poslove distribucije osiguranja, Brokeru ne

plaća Naručitelj. Broker stječu pravo na proviziju od odabranog ponuditelja početkom važenja Okvirnog sporazuma odnosno ugovora o osiguranju za sve ugovore o osiguranju sklopljene temeljem Okvirnog sporazuma sukladno članku 435. Zakona o osiguranju (NN br. 30/2015, 112/18, 63/20, 133/20 i 151/22). Kao osnovica za izračun provizije uzima se cijena odabrane ponude ponuditelja s kojima se sklapa ugovor o osiguranju/police osiguranja. Navedena provizija predstavlja bruto naknadu (u koju su uključeni porezi, prirezi, doprinosi i eventualna sva ostala davanja po bilo kojoj zakonskoj osnovi) za obavljene brokerske poslove u osiguranju, koja vrijedi za sve ponuditelje, a koju isti prihvaćaju podnošenjem ponude. Provizijska stopa brokera za sve vrste osiguranja iznosi 20%, osim za obvezno osiguranje vlasnika odnosno korisnika motornih vozila za štete nanese trećim osobama gdje provizijska stopa iznosi 10%.

#### **5.1.8. Accessibility criteria**

Accessibility criteria for persons with disabilities are not included because the procurement is not intended for use by natural persons

#### **5.1.10. Award criteria**

##### **Criterion:**

Type: Price

Name: Cijena ponude

Description: Cijena ponude

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

Award criterion number: 85

##### **Criterion:**

Type: Quality

Name: Kvota šteta u 2023. godini

Description: Ovim kriterijem se ocjenjuje kvota šteta u 2023. godini odnosno omjer mjerodavnih šteta i mjerodavne premije u 2023. godini za skupinu neživotna osiguranja. Mjerodavne štete sastoje se od likvidiranih štete (bruto iznos) i promjena pričuva za štete (bruto iznos) u 2023. godini za skupinu neživotna osiguranja, a mjerodavna premija sastoji se od zaračunate bruto premije i promjena bruto pričuva prijenosne premije u 2023. godini za skupinu neživotna osiguranja. OBRAZLOŽENJE: Pouzdanost ponuditelja kao značajku kvalitete koju naručitelj želi dobiti za usluge osiguranja ogleđa se u postprodajnoj usluzi koja se u ovom slučaju očituje u brzini i efikasnosti rješavanja odštetnih zahtjeva naručitelja. Kvota šteta predstavlja jedan od najznačajnijih parametara za pouzdanost usluga osiguranja jer ocjenjuje odnos mjerodavnih šteta i mjerodavne premije osiguranja što je u direktnoj vezi s predmetom nabave obzirom da se štete mogu dogoditi baš na tom predmetu nabave i premija osiguranja se obračunava od vrijednosti tog predmeta nabave. Ovaj kriterij za odabir ponude ocjenjuje kvalitetu usluge osiguranja na način da što je kvota šteta manja to je pouzdanost usluga osiguranja veća odnosno što je kvota šteta manja pokazuje brže rješavanje šteta te će naručitelj sa takvom uslugom moći rješavati svoje obveze u slučaju nastanka štete, u suprotnom gomilanje šteta koje nisu likvidirane (isplaćene) moglo bi naručitelja dovesti u ozbiljne financijske probleme jer bi se posljedično gomilali njegovi dugovi prema dobavljačima i izvođačima radova koji su sanirali nastale šteta kako bi naručitelj mogao nesmetano nastaviti svoje poslovanje. Stoga je ovaj kriterij važan za naručitelja jer najbolje pokazuje kvalitetu usluge kroz vrijeme obzirom da se ovdje radi o nabavi usluga osiguranja za 2 godine te je brzina isplate štete od iznimne važnosti. Navedeni zahtjev u skladu je s praksom DKOM-a, rješenje KLASA: UP/II-034-02/19-01/506, URBROJ: 354-01/19-6, od 4. srpnja 2019. godine. Category of award weight criterion: Weight (points, exact)

Award criterion number: 15

#### 5.1.15. Techniques

**Framework agreement:**

Framework agreement, without reopening of competition

Additional buyer coverage: Naručitelji koji su navedeni u ovoj obavijesti

**Information about the dynamic purchasing system:**

No dynamic purchase system

#### 5.1.16. Further information, mediation and review

Review organisation: Državna komisija za kontrolu postupaka javne nabave

Organisation providing additional information about the procurement procedure: GRAD UMAG - UMAGO

Organisation providing more information on the review procedures: GRAD UMAG - UMAGO

## 6. Results

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Value of all contracts awarded in this notice: 1 613,16 EUR

### 6.1. Result lot identifier: LOT-0000

Winner selection status: At least one winner was chosen.

#### 6.1.2. Information about winners

**Winner:**

Official name: EUROHERC osiguranje d.d.

**Tender:**

Tender identifier: TEN-0001

Identifier of lot or group of lots: LOT-0000

Value of the tender: 1 613,16 EUR

The tender was ranked: yes

Rank in the list of winners: 1

The tender is a variant: no

Subcontracting: No

**Contract information:**

Identifier of the contract: AUTOODGOVORNOST I KASKO 1-3/26 CON-0001

Title: Usluge osiguranja

Date of the conclusion of the contract: 05/02/2026

The contract is awarded within a framework agreement: yes

Notice that created the framework agreement: 9f8fe9c3-408e-478f-b87b-a02c17e1e408-01

#### 6.1.4. Statistical information

**Received tenders or requests to participate:**

Type of received submissions: Tenders

Number of tenders or requests to participate received: 1

Type of received submissions: Tenders submitted electronically

Number of tenders or requests to participate received: 0

Type of received submissions: Tenders from tenders registered in countries outside of the European Economic Area

Number of tenders or requests to participate received: 0

Type of received submissions: Tenders from tenderers registered in other European Economic Area countries than the country of the buyer

Number of tenders or requests to participate received: 0

Type of received submissions: Tenders from micro, small or medium tenderers  
Number of tenders or requests to participate received: 0

## 8. Organisations

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### 8.1. ORG-0001

Official name: GRAD UMAG - UMAGO  
Registration number: 84097228497  
Postal address: Ulica Giuseppea Garibaldija - Via Giuseppe Garibaldi 6  
Town: Umag - Umago  
Postcode: 52470  
Country subdivision (NUTS): Istarska županija (HR036)  
Country: Croatia  
Contact point: Ana Popić  
Email: [ana.popic@umag.hr](mailto:ana.popic@umag.hr)  
Telephone: +385 52702913  
Internet address: <http://umag.hr>

#### **Roles of this organisation:**

Buyer  
Central purchasing body awarding public contracts or concluding framework agreements for works, supplies or services intended for other buyers  
Organisation providing additional information about the procurement procedure  
Organisation providing more information on the review procedures

### 8.1. ORG-0003

Official name: Dječji vrtić i jaslice "Duga" Umag, Scuola materna e asilo nido "Arcobaleno" Umago  
Registration number: 38723194831  
Postal address: 52470  
Town: Umag  
Postcode: 52470  
Country subdivision (NUTS): Istarska županija (HR036)  
Country: Croatia  
Contact point: Alma Husejnagić  
Email: [dvj-duga@pu.t-com.hr](mailto:dvj-duga@pu.t-com.hr)  
Telephone: +385 52741718  
Internet address: <https://www.duga-vrtic.hr/>

#### **Roles of this organisation:**

Buyer

### 8.1. ORG-0004

Official name: TDV Vrtuljak Umag - SMI Girotondo Umago  
Registration number: 97540302626  
Postal address: Školska ulica - Via della Scuola 12  
Town: Umag - Umago  
Postcode: 52470  
Country subdivision (NUTS): Istarska županija (HR036)  
Country: Croatia  
Contact point: ONDINA ŠIMIČIĆ  
Email: [info@girotondo-umag.hr](mailto:info@girotondo-umag.hr)

Telephone: +385 52 721 772

Internet address: <https://www.girotondo-umag.hr>

**Roles of this organisation:**

Buyer

**8.1. ORG-0005**

Official name: Osnovna škola Marije i Line, Scuola elementare "Marija i Lina", Umag - Umago

Registration number: 77808331343

Postal address: Školska ulica - Via della Scuola 14

Town: Umag - Umago

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Sanja Zakinja ravnateljica

Email: [os-mil@hi.t-com.hr](mailto:os-mil@hi.t-com.hr)

Telephone: +385 052741497

Internet address: <http://os-marijeiline-umag.skole.hr/>

Buyer profile: <http://os-marijeiline-umag.skole.hr/>

**Roles of this organisation:**

Buyer

**8.1. ORG-0006**

Official name: Pučko otvoreno učilište "Ante Babić" Umag

Registration number: 18516892519

Postal address: Trgovačka ulica - Via Commerciale 6

Town: UMAG - UMAGO

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Tatjana Vujić

Email: [info@uciliste-umag.hr](mailto:info@uciliste-umag.hr)

Telephone: +385 52741116

Internet address: <https://uciliste-umag.hr/>

**Roles of this organisation:**

Buyer

**8.1. ORG-0007**

Official name: GK Umag - BC Umago

Registration number: 69807399024

Postal address: Trgovačka ulica - Via Commerciale 6

Town: Umag - Umago

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Neven Ušumović

Email: [knjiznica@gku-bcu.hr](mailto:knjiznica@gku-bcu.hr)

Telephone: +385 52721561

Internet address: <https://www.gku-bcu.hr>

**Roles of this organisation:**

Buyer

### 8.1. **ORG-0008**

Official name: Ustanova za sport Grada Umaga

Registration number: 11295759425

Postal address: Savudrijska ulica - Via Salvore 15

Town: Umag - Umago

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Mladen Zorić

Email: [sport@umag.hr](mailto:sport@umag.hr)

Telephone: +385 996200030

Internet address: <https://umag.hr/informacije/javna-nabava-sport-7>

#### **Roles of this organisation:**

Buyer

### 8.1. **ORG-0009**

Official name: Ustanova FESTUM

Registration number: 38478907219

Postal address: Giuseppea Garibaldia 6

Town: Umag - Umago

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Larisa Gasperini

Email: [larisa.gasperini@festum.hr](mailto:larisa.gasperini@festum.hr)

Telephone: +385 52702950

Internet address: <https://umag.hr/>

Buyer profile: <https://umag.hr/informacije/ustanova-za-protokol-odnose-s-javnoscu-i-manifestacije-festum-8>

#### **Roles of this organisation:**

Buyer

### 8.1. **ORG-0010**

Official name: Muzej grada Umaga

Registration number: 07118901605

Postal address: Trg svetog Martina - Piazza San Martino 1

Town: Umag - Umago

Postcode: 52470

Country subdivision (NUTS): Istarska županija (HR036)

Country: Croatia

Contact point: Biljana Bojić

Email: [muzej.grada.umaga@pu.t-com.hr](mailto:muzej.grada.umaga@pu.t-com.hr)

Telephone: +385 98 225892

Internet address: <https://www.mgu-mcu.hr>

#### **Roles of this organisation:**

Buyer

### 8.1. **ORG-0011**

Official name: Dom "Atilio Gamboc" Umag

Registration number: 72427815354

Postal address: Ulica 154. brigade Hrvatske vojske br. 5

Town: Umag - Umago  
Postcode: 52470  
Country subdivision (NUTS): Istarska županija (HR036)  
Country: Croatia  
Contact point: ALEKSANDRA SIROTIĆ  
Email: [sandra.sirotic@dom-umag.hr](mailto:sandra.sirotic@dom-umag.hr)  
Telephone: +385 52219600  
Internet address: <https://www.dom-umag.hr/>

**Roles of this organisation:**

Buyer

**8.1. ORG-0012**

Official name: Talijanska osnovna škola Galileo Galilei  
Registration number: 07966962233  
Postal address: Edoarda Pascalia 2 a  
Town: Umag - Umago  
Postcode: 52470  
Country subdivision (NUTS): Istarska županija (HR036)  
Country: Croatia  
Contact point: Sara Bradić Božić  
Email: [talijan-os-skola@pu.t-com.hr](mailto:talijan-os-skola@pu.t-com.hr)  
Telephone: +385 52741283  
Internet address: <http://os-talijanska-ggalilei-umag.skole.hr/>  
Buyer profile: <http://os-talijanska-ggalilei-umag.skole.hr/>

**Roles of this organisation:**

Buyer

**8.1. ORG-0013**

Official name: Državna komisija za kontrolu postupaka javne nabave  
Registration number: 95857869241  
Postal address: Ulica grada Vukovara 23/V  
Town: Zagreb  
Postcode: 10000  
Country subdivision (NUTS): Grad Zagreb (HR050)  
Country: Croatia  
Contact point: Kontakt  
Email: [dkom@dkom.hr](mailto:dkom@dkom.hr)  
Telephone: +385 14559 930  
Internet address: <https://www.dkom.hr/>

**Roles of this organisation:**

Review organisation

**8.1. ORG-0014**

Official name: Narodne novine d.d.  
Registration number: TED94  
Registration number: HR64546066176  
Postal address: Savski gaj XIII. 6  
Town: Zagreb  
Postcode: 10020  
Country subdivision (NUTS): Grad Zagreb (HR050)  
Country: Croatia

Contact point: EOJN Helpdesk  
Email: [ejjn@nn.hr](mailto:ejjn@nn.hr)  
Telephone: +385 16652889  
Internet address: <https://www.nn.hr/>

**Roles of this organisation:**

TED eSender

**8.1. ORG-0015**

Official name: EUROHERC osiguranje d.d.  
Size of the economic operator: Large  
Registration number: 22694857747  
Postal address: Ulica grada Vukovara 282  
Town: Grad Zagreb  
Postcode: 10000  
Country subdivision (NUTS): Zagrebačka županija (HR065)  
Country: Croatia  
Contact point: Ivan Petric  
Email: [javna.nadmetanja@euroherc.hr](mailto:javna.nadmetanja@euroherc.hr)  
Telephone: +385 16004624  
Internet address: <https://www.euroherc.hr/>

**Roles of this organisation:**

Tenderer

**Winner of these lots: LOT-0000**

## Notice information

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Notice identifier/version: 17ba0427-6b36-41f6-a3d6-0e429145f383 - 01  
Form type: Result  
Notice type: Contract or concession award notice – standard regime  
Notice subtype: 29  
Notice dispatch date: 03/04/2026 18:00:00 (UTC+02:00) Eastern European Time, Central European Summer Time  
Languages in which this notice is officially available: Croatian  
Notice publication number: 239136-2026  
OJ S issue number: 68/2026  
Publication date: 08/04/2026