

330872-2026 - Competition

Finland – Financial and insurance services – Etelä-Karjalan hyvinvointialueen vahinkovakuutusten kilpailutus

OJ S 93/2026 15/05/2026

Contract or concession notice – standard regime

Services

1. Buyer

1.1. Buyer

Official name: Etelä-Karjalan hyvinvointialue

Email: hankinnat@ekhva.fi

Legal type of the buyer: Regional authority

Activity of the contracting authority: General public services

2. Procedure

2.1. Procedure

Title: Etelä-Karjalan hyvinvointialueen vahinkovakuutusten kilpailutus

Description: Kori 1 Henkilövakuutukset

Procedure identifier: 2628050c-b7c1-475b-8e6a-1a24d77b645a

Internal identifier: A6 2026

Type of procedure: Open

The procedure is accelerated: no

2.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66000000 Financial and insurance services

2.1.2. Place of performance

Country: Finland

Anywhere in the given country

2.1.4. General information

Legal basis:

Directive 2014/24/EU

2.1.5. Terms of procurement

Terms of submission:

Maximum number of lots for which one tenderer can submit tenders: 4

Terms of contract:

Maximum number of lots for which contracts can be awarded to one tenderer: 4

2.1.6. Grounds for exclusion

Sources of grounds for exclusion: European Single Procurement Document (ESPD)

5. Lot

5.1. Lot: LOT-0001

Title: Kori 1 Henkilövakuutukset

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66000000 Financial and insurance services

5.1.2. Place of performance

Country: Finland

Anywhere in the given country

5.1.3. Estimated duration

Other duration: Unlimited

5.1.6. General information

Reserved participation:

Participation is not reserved.

Procurement Project not financed with EU Funds.

The procurement is covered by the Government Procurement Agreement (GPA): no

This procurement is also suitable for small and medium-sized enterprises (SMEs): no

5.1.9. Selection criteria

Sources of selection criteria: Procurement Document

5.1.10. Award criteria

Criterion:

Type: Price

Description: Tarjousten vertailun perusteella hankintayksikkö valitsee kokonaistaloudellisesti edullisimman tarjouksen. Hankittavien vakuutusten sisältö on tarjouspyynnössä määriteltä.

Laatunäkökulma on siten huomioitu jo tarjouspyynnön määrittelyissä ja kokonaistaloudellisesti edullisin tarjous valitaan halvimman hinnan perusteella.

5.1.11. Procurement documents

Address of the procurement documents: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

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

Electronic catalogue: Not allowed

Deadline for receipt of tenders: 29/06/2026 14:00:00 (UTC+03:00) Eastern European Summer Time, İstanbul, Mayotte

Duration during which the tender must remain valid: 6 Months

Terms of contract:

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

Electronic invoicing: Required

Electronic ordering will be used: no

Electronic payment will be used: yes

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: Markkinaoikeus

Organisation providing additional information about the procurement procedure: Etelä-Karjalan hyvinvointialue

Organisation providing more information on the review procedures: Etelä-Karjalan hyvinvointialue

Organisation receiving requests to participate: Etelä-Karjalan hyvinvointialue

Organisation processing tenders: Etelä-Karjalan hyvinvointialue

5.1. Lot: LOT-0002

Title: Kori 2 Ajoneuvovakuutukset

Description: Kori 2 Ajoneuvovakuutukset

Internal identifier: 2026-040093-LOT-0002

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66000000 Financial and insurance services

5.1.2. Place of performance

Country: Finland

Anywhere in the given country

5.1.3. Estimated duration

Other duration: Unlimited

5.1.6. General information

Reserved participation:

Participation is not reserved.

Procurement Project not financed with EU Funds.

The procurement is covered by the Government Procurement Agreement (GPA): no

This procurement is also suitable for small and medium-sized enterprises (SMEs): no

5.1.9. Selection criteria

Sources of selection criteria: Procurement Document

5.1.10. Award criteria

Criterion:

Type: Price

Description: Tarjousten vertailun perusteella hankintayksikkö valitsee kokonaistaloudellisesti edullisimman tarjouksen. Hankittavien vakuutusten sisältö on tarjouspyynnössä määritelty.

Laatunäkökulma on siten huomioitu jo tarjouspyynnön määrittelyissä ja kokonaistaloudellisesti edullisin tarjous valitaan halvimman hinnan perusteella.

5.1.11. Procurement documents

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Electronic catalogue: Not allowed

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Terms of contract:

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

Electronic invoicing: Required

Electronic ordering will be used: no

Electronic payment will be used: yes

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: Markkinaoikeus

Organisation providing additional information about the procurement procedure: Etelä-Karjalan hyvinvointialue

Organisation providing more information on the review procedures: Etelä-Karjalan hyvinvointialue

Organisation receiving requests to participate: Etelä-Karjalan hyvinvointialue

Organisation processing tenders: Etelä-Karjalan hyvinvointialue

5.1. Lot: LOT-0003

Title: Kori 3 Vene-ja alusvakuutukset

Description: Kori 3 Vene-ja alusvakuutukset

Internal identifier: 2026-040093-LOT-0003

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66000000 Financial and insurance services

5.1.2. Place of performance

Country: Finland

Anywhere in the given country

5.1.3. Estimated duration

Other duration: Unlimited

5.1.6. General information**Reserved participation:**

Participation is not reserved.

Procurement Project not financed with EU Funds.

The procurement is covered by the Government Procurement Agreement (GPA): no

This procurement is also suitable for small and medium-sized enterprises (SMEs): no

5.1.9. Selection criteria

Sources of selection criteria: Procurement Document

5.1.10. Award criteria

Criterion:

Type: Price

Description: Tarjousten vertailun perusteella hankintayksikkö valitsee kokonaistaloudellisesti edullisimman tarjouksen. Hankittavien vakuutusten sisältö on tarjouspyynnössä määriteltä. Laatu- ja ympäristökuorma on siten huomioitu jo tarjouspyynnön määrittelyssä ja kokonaistaloudellisesti edullisin tarjous valitaan halvimman hinnan perusteella.

5.1.11. Procurement documents

Address of the procurement documents: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

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

Electronic catalogue: Not allowed

Deadline for receipt of tenders: 29/06/2026 14:00:00 (UTC+03:00) Eastern European Summer Time, Istanbul, Mayotte

Duration during which the tender must remain valid: 6 Months

Terms of contract:

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

Electronic invoicing: Required

Electronic ordering will be used: no

Electronic payment will be used: yes

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: Markkinaoikeus

Organisation providing additional information about the procurement procedure: Etelä-Karjalan hyvinvointialue

Organisation providing more information on the review procedures: Etelä-Karjalan hyvinvointialue

Organisation receiving requests to participate: Etelä-Karjalan hyvinvointialue

Organisation processing tenders: Etelä-Karjalan hyvinvointialue

5.1. Lot: LOT-0004

Title: KORI 4: Muut vakuutuslajit

Description: KOR1 4: Muut vakuutuslajit ja optiona pyydettävät vakuutuslajit : rikosvakuutus , etätyövakuutus ja huoneistoturvakvakuutus.

Internal identifier: 2026-040093-LOT-0004

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66000000 Financial and insurance services

5.1.2. Place of performance

Country: Finland

Anywhere in the given country

5.1.3. Estimated duration

Other duration: Unlimited

5.1.6. General information

Reserved participation:

Participation is not reserved.

Procurement Project not financed with EU Funds.

The procurement is covered by the Government Procurement Agreement (GPA): no

This procurement is also suitable for small and medium-sized enterprises (SMEs): no

5.1.9. Selection criteria

Sources of selection criteria: Procurement Document

5.1.10. Award criteria

Criterion:

Type: Price

Description: Tarjousten vertailun perusteella hankintayksikkö valitsee kokonaistaloudellisesti edullisimman tarjouksen. Hankittavien vakuutusten sisältö on tarjouspyynnössä määritelty.

Laatunäkökulma on siten huomioitu jo tarjouspyynnön määrittelyissä ja kokonaistaloudellisesti edullisin tarjous valitaan halvimman hinnan perusteella.

5.1.11. Procurement documents

Address of the procurement documents: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: https://sp-online.fi/customers/10258/tenders/11376/home?_token=uOYYT8Qjzt0GKacChoCvA60zcV168PbiQ1bGHE6QRlo

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

Electronic catalogue: Not allowed

Deadline for receipt of tenders: 29/06/2026 14:00:00 (UTC+03:00) Eastern European Summer Time, Istanbul, Mayotte

Duration during which the tender must remain valid: 6 Months

Terms of contract:

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

Electronic invoicing: Required

Electronic ordering will be used: no

Electronic payment will be used: yes

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: Markkinaoikeus

Organisation providing additional information about the procurement procedure: Etelä-Karjalan hyvinvointialue

Organisation providing more information on the review procedures: Etelä-Karjalan hyvinvointialue

Organisation receiving requests to participate: Etelä-Karjalan hyvinvointialue

Organisation processing tenders: Etelä-Karjalan hyvinvointialue

8. Organisations

8.1. ORG-0001

Official name: Etelä-Karjalan hyvinvointialue

Registration number: 3221313-1

Postal address: Valto Käkelän katu 3

Town: LAPPEENRANTA

Postcode: 53130

Country subdivision (NUTS): Etelä-Karjala (FI1C5)

Country: Finland

Contact point: Ekhva hankinnat

Email: hankinnat@ekhva.fi

Telephone: +358 401631223

Internet address: <https://ekhva.fi>

Other contact points:

Contact point: Söderberg & Partners Oy

Email: julkiset.hankinnat@soderbergpartners.com

Telephone: +358 50 337 2555

Roles of this organisation:

Buyer

Organisation providing additional information about the procurement procedure

Organisation receiving requests to participate

Organisation processing tenders

Organisation providing more information on the review procedures

8.1. ORG-0002

Official name: Hansel Oy (Hilma)

Registration number: FI09880841

Postal address: Mannerheiminaukio 1 A

Town: Helsinki

Postcode: 00100

Country subdivision (NUTS): Helsinki-Uusimaa (FI1B1)

Country: Finland

Email: tekninen@hankintailmoitukset.fi

Telephone: +358 295563630

Internet address: <https://www.hankintailmoitukset.fi>

Roles of this organisation:

TED eSender

8.1. ORG-0003

Official name: Markkinaoikeus

Registration number: FI30061576

Postal address: Radanrakentajantie 5

Town: Helsinki

Postcode: 00520

Country subdivision (NUTS): Helsinki-Uusimaa (FI1B1)

Country: Finland

Email: markkinaoikeus@oikeus.fi

Telephone: +358 295643300

Internet address: <http://www.oikeus.fi/markkinaoikeus>

Roles of this organisation:

Review organisation

Notice information

Notice identifier/version: b51c8d06-17ef-438c-b1b7-6e4ffd6e80a2 - 01

Form type: Competition

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