

375941-2026 - Competition

Finland – Financial and insurance services – Vakuutusten hankinta

OJ S 104/2026 02/06/2026

Contract or concession notice – standard regime

Services

1. Buyer

1.1. Buyer

Official name: Lahden kaupunki

Email: riku.tiittanen@lahti.fi

Legal type of the buyer: Body governed by public law

Activity of the contracting authority: General public services

2. Procedure

2.1. Procedure

Title: Vakuutusten hankinta

Description: Vakuutusten hankinta

Procedure identifier: 51669c7a-adfb-41f7-9f13-31020f26f878

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: 2

Terms of contract:

Maximum number of lots for which contracts can be awarded to one tenderer: 2

2.1.6. Grounds for exclusion

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

5. Lot

5.1. Lot: LOT-0001

Title: KOR1 1: Työtäpaturma- ja ammattitautivakuutus, vapaaehtoinen tapaturmavakuutus, matkavakuutus

Description: KOR1 1: Työtapaturma- ja ammattitautivakuutus, vapaaehtoinen tapaturmavakuutus, matkavakuutus

Internal identifier: 2026-047897-LOT-0001

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/1335/tenders/11502/home?_token=YAPFndUgNUo3T2IHd0WtqsRSOJzKtkAEzUcKIYhYx4E

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: https://sp-online.fi/customers/1335/tenders/11502/home?_token=YAPFndUgNUo3T2IHd0WtqsRSOJzKtkAEzUcKIYhYx4E

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

Electronic catalogue: Not allowed

Deadline for receipt of tenders: 16/07/2026 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: Lahden kaupunki

Organisation providing more information on the review procedures: Lahden kaupunki

Organisation receiving requests to participate: Lahden kaupunki

Organisation processing tenders: Lahden kaupunki

5.1. Lot: LOT-0002

Title: KOR1 2: Omaisuus-, keskeytys-, rakennus- ja asennustyö-, kuljetus, liikenne- ja ajoneuvovakuutus sekä vastuuvakuutukset

Description: KOR1 2: Omaisuus-, keskeytys-, rakennus- ja asennustyö-, kuljetus, liikenne- ja ajoneuvovakuutus sekä vastuuvakuutukset

Internal identifier: 2026-047897-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 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/1335/tenders/11502/home?_token=YAPFndUgNUo3T2IHd0WtqsRSOJzKtkAEzUcKIYhYx4E

5.1.12. Terms of procurement

Terms of submission:

Electronic submission: Required

Address for submission: <https://sp-online.fi/customers/1335/tenders/11502/home?token=YAPFndUgNUo3T2IHd0WtqsRSOJzKtkAEzUcKIYhYx4E>

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

Electronic catalogue: Not allowed

Deadline for receipt of tenders: 16/07/2026 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: Lahden kaupunki

Organisation providing more information on the review procedures: Lahden kaupunki

Organisation receiving requests to participate: Lahden kaupunki

Organisation processing tenders: Lahden kaupunki

8. Organisations

8.1. ORG-0001

Official name: Lahden kaupunki

Registration number: 0149669-3

Postal address: PL 202

Town: Lahti

Postcode: 15101

Country subdivision (NUTS): Päijät-Häme (FI1C6)

Country: Finland

Email: riku.tiittanen@lahti.fi

Telephone: +358 444820837

Internet address: <http://www.lahti.fi>

Other contact points:

Contact point: Söderberg & Partners Oy

Email: julkiset.hankinnat@soderbergpartners.com

Telephone: +358400875569

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: 431e2489-b08f-42df-ac0e-537a06d1959d - 01
Form type: Competition
Notice type: Contract or concession notice – standard regime
Notice subtype: 16
Notice dispatch date: 01/06/2026 14:04:08 (UTC+03:00) Eastern European Summer Time, Istanbul, Mayotte
Languages in which this notice is officially available: Finnish
Notice publication number: 375941-2026
OJ S issue number: 104/2026
Publication date: 02/06/2026