

Tender Evaluation Criteria

Each Tender submission will be evaluated as detailed below.

- Stage 1 - Validity and Completeness of Submission to ensure the Tender is compliant.

Validity: This is to ensure that all Tenders received are valid in accordance with the Instructions for Tendering.

Completeness: A complete Tender shall include all documents required in accordance with the Instructions for Tendering. Incomplete submissions may result in your submission being excluded

- Stage 2 - Financial security check

ALL INSURERS MUST BE AT LEAST “A” RATED BY STANDARD AND POOR’S OR EQUIVALENT OTHERWISE THEIR SUBMISSION WILL BE AUTOMATICALLY REJECTED. Please note if the rating of the Insurer drops below the acceptable minimum standard during the life of the contract, the Authority can make alternative arrangements at their own discretion.

- Stage 3 - Detailed Consideration of Tenders to determine the Most Economically Advantageous Tender (MEAT) to the Council in terms of price and quality. In accordance with Part 5 of the Public Contracts Regulations 2006, we have set out below the criteria and weightings for the award criteria.
- Stage 4 - Contract Award / Acceptance of Tender

Please note a Tender that does not satisfy the minimum requirements of a given stage will be rejected.

The Authority reserves the right to request additional information which may be necessary to assist in the evaluation of Tenders and any such information must be provided in writing within a maximum period of **three working days** of receipt of a written request.

Stage 3 - Detailed Consideration of Tenders

The award criteria are set out in the following pages. They comprise both Financial (price) and Non-Financial (policy cover, claims service and ease of administration) criteria.

Lot 1 - Property Tender Evaluation Criteria

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	50%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Where cover enhancements or policy benefits can be provided within standard policy wordings at no additional charge to the Council, additional points will be awarded. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided for storm or flood.</p> <p>All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification</p>	30%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims and the claims management data available.</p>	10%
<p>Experience / Risk Management advice</p> <p>Marks will be awarded for experience / commitment of the insurer to the property insurance market (including relevant local authority and property type experience)</p>	10%

and the Risk Management advice / services available	
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Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole tender is 1000

Price for insurance cover

The maximum points available for this section is 500 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 4.4points will be deducted</p>	440
<p>Guaranteed rates for the period of the LTA</p>	35
<p>Low Claims rebate</p>	25

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 200 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points, for example the excess being applied per property rather than per event.</p> <p>Please remember if there are serious</p>	300

<p>omissions in the policy cover the tender will be rejected. An example of this might be if there is no cover or an unacceptable inner limit for provided for wet perils.</p> <p>Where the cover exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 100 points are available.</p> <p>Examples of improvements could include no average clause in the policy.</p>	
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Claims Service

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>The Authority expects all claims will be handled in a prompt professional manner.</p> <p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 50 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on new claims being 1 day longer than requested. A more significant difference would result a point reduction of 50 points. This might be that Loss Adjusters on large claims are not available within 24 hours or monthly claim listing reports are not available.</p> <p>Where the service exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 50 points are available.</p> <p>Examples of improvements could include a free phone telephone number for reporting claims, detailed monthly claims analysis reports.</p>	<p>100</p>

Experience / Risk Management advice

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Under this section a further 100 points are available</p> <p>Experience</p> <p>Up to 50 points are available to Insurers who can demonstrate they have Local Authority property experience.</p> <p>Experience can be defined by having 3 Public Sector clients with similar property make up and numbers.</p> <p>Risk Management advice / services</p> <p>Up to 50 points are available for risk management consultancy time to be used for services chosen specifically by the client (this does not include services which may be available at an additional cost) the scores will be based on the time offered and the range of services available.</p>	<p>50</p> <p>50</p>

Lot 2 – Fidelity Guarantee/Crime Tender Evaluation Criteria

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	50%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Where cover enhancements or policy benefits can be provided within standard policy wordings at no additional charge to the Council, additional points will be awarded. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided for storm or flood.</p> <p>All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification</p>	30%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims and the claims management data available.</p>	10%
<p>Experience / Risk Management advice</p> <p>Marks will be awarded for experience / commitment of the insurer to the property insurance market (including relevant local authority and property type experience)</p>	10%

and the Risk Management advice / services available	
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Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole tender is 1000

Price for insurance cover

The maximum points available for this section is 500 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 4.4points will be deducted</p>	440
<p>Guaranteed rates for the period of the LTA</p>	35
<p>Low Claims rebate</p>	25

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 200 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points, for example the excess being applied per property rather than per event.</p> <p>Please remember if there are serious</p>	300

<p>omissions in the policy cover the tender will be rejected. An example of this might be if there is no cover or an unacceptable inner limit for provided for wet perils.</p> <p>Where the cover exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 100 points are available.</p> <p>Examples of improvements could include no average clause in the policy.</p>	
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Claims Service

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>The Authority expects all claims will be handled in a prompt professional manner.</p> <p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 50 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on new claims being 1 day longer than requested. A more significant difference would result a point reduction of 50 points. This might be that Loss Adjusters on large claims are not available within 24 hours or monthly claim listing reports are not available.</p> <p>Where the service exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 50 points are available.</p> <p>Examples of improvements could include a free phone telephone number for reporting claims, detailed monthly claims analysis reports.</p>	<p>100</p>

Experience / Risk Management advice

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Under this section a further 100 points are available</p> <p>Experience</p> <p>Up to 50 points are available to Insurers who can demonstrate they have Local Authority property experience.</p> <p>Experience can be defined by having 3 Public Sector clients with similar property make up and numbers.</p> <p>Risk Management advice / services</p> <p>Up to 50 points are available for risk management consultancy time to be used for services chosen specifically by the client (this does not include services which may be available at an additional cost) the scores will be based on the time offered and the range of services available.</p>	<p>50</p> <p>50</p>

Lot 3 - Engineering Insurance and Inspection Tender Evaluation Criteria

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	60%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Where cover enhancements or policy benefits can be provided within standard policy wordings at no additional charge to the Council, additional points will be awarded. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected.</p>	5%
<p>Engineering Service Delivery</p> <p>This will be evaluated against the requirements of the Contract within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of the management information available and the quality of claims handling (number of complaints).</p>	25%
<p>Administration / Experience / Risk Management Advice</p> <p>Marks will be awarded for quality of management data available and the ease of the administration process together with the experience / commitment of the insurer to the Engineering market</p>	10%

(including relevant local authority experience) and the Risk Management advice / services available as well as the Customer Inspection Management system as detailed on Page 30 of the tender document	
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Each of the four Criteria detailed above will be scored as overleaf
The Maximum points available for the whole tender is 1000

Price for insurance cover

The maximum points available for this section is 600 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 5.5 points will be deducted</p>	<p>550</p>
<p>Proposed cost for Out of Hours Inspections. For each 1% higher the rate is than the lowest price quoted 1 point will be deducted</p>	<p>20</p>
<p>Guaranteed rates for the period of the LTA with no adjustment for RPI or BEAMA</p>	<p>30</p>

Assessment of Policy Cover

The maximum points available for this section is 50 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 50 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction.</p> <p>Please remember if there are serious omissions in the policy cover the tender will be rejected.</p>	<p>50</p>

Engineering Inspection Service Delivery

The maximum points available for this section is 250 this will be allocated as shown below

Evaluation Methodology	Points available
Please provide details/evidence on the percentage of your organisation's inspections that are undertaken on time. Please provide details of the oldest outstanding inspection (excluding Plant not Available inspections)	100
The Council values working with a provider with sufficient in house capacity for the contract. Please detail your organisations policy on using Contract surveyors	25
Confirmation that all inspections are to be undertaken in core hours (Monday to Friday, 8.00am to 6.00pm) unless by prior agreement with Council	25
Please provide details of your Organisations' training Policy for Engineer Surveyors including any minimum qualification requirements for those Engineers who will service this contract The Council would consider the minimum level to be a HND level qualification and bidders confirming their staff meet that level will score 15 points. Additional Points are available for additional but relevant qualifications	25
The council value a local service. Please advise if Surveyors would be based locally (within 45 minutes drive)	50
Please provide staff turnover figures for Engineer Surveyors over the last 5 years	25

Administration / Experience / Risk Management advice

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
Under this section a further 100 points are available Administration arrangements 50 points Where the service offered meets or exceeds the minimum Specification on Page 10, then full marks will be awarded. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification The value of the points deducted will be based upon the potential service impact on the Authority and areas, which will mean greater administrative burden on the	50

<p>Authority. For example Electronic Reporting (Item 1 in the Table on Page X) would be considered a "Major item", whereas Item 8 in the same Table is of less importance to the council and would be considered a "minor item".</p> <p>The points will be reduced in multiples of 5 i.e. one minor difference would result in a 5 point reduction. A major difference would result in a 10 point deduction.</p>	
<p>Experience 30 points</p> <p>Up to 30 points are available to Insurers who can demonstrate they have Local Authority Engineering insurance inspection experience.</p> <p>Experience can be defined by having 3 Public Sector clients.</p>	<p>30</p>
<p>Risk Management advice / services 20 points</p> <p>Up to 20 points are available for risk management services or advice which is likely to assist in improving the risk or service administration</p>	<p>20</p>

Sample Inspection & Service Requirements

The Council would require all bidders to provide access to a suitable system through which they can monitor the service and access the Inspection records. The following are the base requirements for such a system. Within the overall Service Criteria, the bidders proposed system will be assessed

1	Electronic Reporting	
2	Ability to view Advance Inspection Schedules - i.e. future inspections	
3	Ability to download inspection data into Excel or similar format	
4	Ability to add bespoke References i.e. Asset Numbers to enable use to reference the information	
5	Functionality to set Multiple users with different levels of access according to area of responsibility	
6	Plant Not Available reports	
7	Functionality for use to add new plant / location to the Schedule	
8	Functionality for users to add/store notes to the reports - i.e. progress or completion of defects	
9	Ability to draw down Management information on Inspection activity - inspections on time, Plant not available etc.	
10	Retrieval facility for previous Inspection reports i.e. not just the current inspection report for a piece of plant	
11	Ability to drill down at Department, location or plant type levels	
12	Diary system for following up defects	

Lot 4 - Personal Accident and Travel Tender Evaluation Criteria

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	60%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Where cover enhancements or policy benefits can be provided at no additional charge to the Council, additional points will be awarded. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided for members.</p> <p>All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification</p>	30%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested, together with the quality of the claims service and the claims management data available.</p>	5%
<p>Document/ Experience / Risk Management advice</p> <p>Marks will be awarded for quality of documentation together with the experience / commitment of the insurer to</p>	5%

the Personal Accident and Travel insurance market (including relevant local authority experience) and the Risk Management advice / services available	
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Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole tender is 1000

Price for insurance cover

The maximum points available for this section is 600 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 5.5 points will be deducted.</p>	550
Guaranteed rates for the period of the LTA	50

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 200 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points, for example there is an unacceptable inner limit for individual employees.</p> <p>Please remember if there are serious</p>	300

<p>omissions in the policy cover the tender will be rejected. An example of this might be if there is no cover or an unacceptable inner limit for provided for members.</p> <p>Where the cover exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 100 points are available.</p> <p>Examples of improvements could include increased an increase in the weekly benefits payable under the policy</p>	
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Claims Service

The maximum points available for this section is 50 this will be allocated as shown below

Evaluation Methodology	Points available
<p>The Authority expects all claims will be handled in a prompt professional manner.</p> <p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 30 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on new claims being 1 day longer than requested. A more significant difference would result a point reduction of 50 points. This might be that 24 hour emergency contacts are not available.</p> <p>Where the service exceeds the specification and these benefits are of interest / value to the Authority additional points will be awarded. An additional 20 points are available.</p> <p>Examples of improvements could include a free phone telephone number for reporting claims, detailed quarterly claims analysis reports.</p>	<p>50</p>

Experience / Risk Management advice

The maximum points available for this section is 50 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Under this section a further 50 points are available</p> <p>Administration</p> <p>Up to 10 points are available to Insurers who provide comprehensive summaries of cover suitable for individuals travelling.</p> <p>Experience</p> <p>Up to 20 points are available to Insurers who can demonstrate they have experience in providing Personal Accident and Travel Insurance to the Local Authority sector.</p> <p>Experience can be defined by having 3 Public Sector clients with similar policy requirements</p> <p>Risk Management advice / services</p> <p>Up to 20 points are available for risk management consultancy time to be used for services chosen specifically by the client (this does not include services which may be available at an additional cost) the scores will be based on the time offered and the range of services available.</p>	<p>10</p> <p>20</p> <p>20</p>

Lot 5 – Leasehold Buildings

Tender Selection Criteria

Criteria	Weighting
<p>Price for Insurance cover Maximum points will be awarded to the lowest priced bidder for the preferred excess level taking into account any Long Term Agreements. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	40%
<p>Assessment of Policy Cover Full marks will be awarded for insurers able to offer cover as per the specification. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example for this might be there is no cover provided for terrorism or Loss of Rent All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification.</p>	30%
<p>Claims Service This will be evaluated against the criteria shown within this Tender Document. Full marks will be awarded for bidders fully able to meet the claims handling specification. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims handling (number of complaints) and the management data available.</p>	20%
<p>Administration Full marks will be awarded for bidders able to fully meet the administration specification as set out within this document. Scores will be adjusted to take into account the differences in services provided.</p>	10%

<p>If the administration requirements are too onerous upon the Local Authority, no points will be awarded and the tender will be rejected.</p>	
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Each of the four Criteria detailed above will be scored as follows:

The Maximum points available for the whole tender is 1000

Price for insurance cover

The maximum points available for this section is 500 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder. Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 3.9 points will be removed</p>	390
Guaranteed rates for the period of the LTA	10

Assessment of Policy Cover

The maximum points available for this section is 200. This will be allocated as shown below:

Evaluation Methodology	Points available
<p>Insurance Cover offered A tender that meets the requirements of the ITT will be awarded 300 points Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed. The value of the points deducted will be based upon the potential financial impact on the Authority and Leaseholders. The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. An example could be if the limit for trace and access is £20 less than requested. More significant differences would result a point reductions of 50 to 100 points. Please remember if there are serious omissions in the policy cover the tender will be rejected. An example for this might be there is no cover provided for terrorism or Loss Rent.</p>	300

Claims Service

The maximum points available for this section is 300. This will be allocated as shown below:

Evaluation Methodology	Points available
<p>Claims Service A tender that meets the requirements of the ITT will be awarded 200 points Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification The value of the points deducted will be based upon the potential service impact on the Authority and Leaseholders. The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on issuing settlement cheques being 1 day longer than requested. More significant differences would result in a point reduction of 50 to 100 points. This might be that Loss Adjusters on large claims are not available within 24 hours or monthly claim listing reports are not available.</p>	<p>200</p>

Administration / Experience / Risk Management advice

The maximum points available for this section is 100. This will be allocated as shown below:

Evaluation Methodology	Points available
<p>Under this section a further 100 points are available Full marks will be awarded where the bidder is fully able to meet the specification. Reductions in points will be made where bidders are unable to meet the specification. If the administration requirements are too onerous upon the Local Authority, no points will be awarded and the tender will be rejected.</p>	<p>100</p>