

Greenwood School District 50
1855 Calhoun Road
Greenwood, SC 29649

Proposal Title: Request for Property and Casualty Insurance including Workers Compensation.

Issue Date: February 7, 2024

Proposal Number: 2324-009

Sealed proposals will be received until: March 13, 2024 at 2:00pm

Direct Inquiries to: Shealyn Barnes, Procurement Director
Greenwood School District 50
PO Box 248
Greenwood, SC 29648
(864) 941-5793
barness@gwd50.org

Mail Greenwood School District 50
PO Box 248
Greenwood, SC 29648

Offerors shall not contact any employee of the District for additional information relating to this RFP. Shealyn Barnes, Director of Procurement, may be contacted via e-mail, but not after the date listed in the instructions of the RFP. All questions should be e-mailed to Shealyn Barnes, no later than February 21, 2024. Answers will be distributed to all potential offerors.

Vendor Name _____

Address _____

Telephone Number _____ Fax Number _____

Federal Number or Social Security Number _____

I certify that this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a proposal for the same services, materials, supplies, or equipment, and is in all respect fair and without collusion and fraud. I agree to abide by all conditions of this proposal and certify that I am authorized to sign this proposal for the offeror.

Authorized Signature _____

Name _____

Title _____

ARE YOU A SOUTH CAROLINA MINORITY VENDOR? _____ YES _____ NO

REQUEST FOR PROPOSAL INSTRUCTIONS

If you have any questions regarding this RFP or scope of service, contact Shealyn Barnes, Director of Procurement at (864) 941-5793 or e-mail barness@gwd50.org

1. All proposals must be executed and submitted in a sealed envelope, box or package. The face of the envelope shall contain the proposal title, the proposal number, and the date and time for the proposal closing. Proposals not submitted in accordance with these instructions will be subject to rejection. Greenwood School District 50 assumes no responsibility for unmarked envelopes being considered for award.
2. All amendments to and interpretations of the solicitation shall be in writing. The school district shall only be legally bound by any amendment or interpretation that is in writing. Should an Offeror find discrepancies or ambiguities in or omissions from the proposal documents, or should he be in doubt as to their meaning, he shall at once, and in any event not later than seven (7) days prior to the proposal due date, notify Greenwood School District 50 who will send written addenda to all Offerors. Should an Offeror desire any explanation regarding the meaning or interpretation of the proposal documents, request should be made in writing at least seven (7) days before the date established for submission of proposals. Any change interpretation made will be in the form of written addendum to specifications and will be furnished to all Offerors, and its receipt by the Offeror shall be acknowledged on the proposal schedule. It shall be the Offerors responsibility to make inquiry as to the addenda issued. All addenda shall become a part of the proposal document, and all Offerors shall be bound by such addenda whether or not received by the Offeror.
3. All prices and notifications shall be printed in ink or typewritten. Errors shall be crossed out and corrections entered and initialed by the person signing the proposal. Erasures or use of typewriter correction fluid may be cause for rejections. No proposal shall be altered or amended after the specified time for opening.
4. Unless otherwise required, submit only five copies of each proposal and one electronic copy on USB.
5. Offerors are to visibly mark as “confidential” each part of their proposal that they consider to be proprietary information.

CONDITIONS

1. Proposals, amendments thereto, or a withdrawal request received after the time advertised for proposal opening will be void regardless of when they were mailed.
2. The school district reserves the right to call for representative samples. Sample(s), when required, must be submitted in accordance with the conditions and instructions cited in the body of this proposal notice.
3. All services, materials, supplies, or equipment offered must be guaranteed to meet the requirements of the specification indicated, given, or referred to. In order to define requirements for quality and function of manufactured products, the specifications are based upon products of manufacturers as listed. Unless otherwise indicated, alternate or substitute items for proposals are acceptable but must be of equal quality and/or aesthetic value to what is specified.
4. Unless otherwise indicated in the proposal notice, prices must be firm, if accepted by the school district, within one hundred twenty (120) days after the proposal opening.
5. Unit prices will govern over extended prices unless otherwise stated.
6. All Taxes, other than South Carolina sales tax, on any item that the school district may be required to pay must be shown separately and not included in the proposal prices.
7. The school district reserves the right to reject any proposal that contains prices for individual items or services that are inconsistent or unrealistic when compared to other prices in the same or other proposals if such action would be in the best interest of the school district. Ambiguous proposals which are uncertain as to terms, delivery, quantity, or compliance with specifications may be rejected or otherwise disregarded. The right is reserved to reject any proposal in which the delivery time indicated is considered sufficient to delay the operation for which the project or service is intended.
8. Award(s) will be made to the responsible Offeror who submits a responsive proposal which is most advantageous to the school district and meets district standards. Award(s) will be posted at 1855 Calhoun Road, Greenwood, SC 29649 as well as on the District's website.
9. In the event that identical proposals are received, the proposal shall be awarded by lot in a method determined by officials of Greenwood School District 50. All invoiced parties shall be invited to witness the procedure.

10. Offerors must, upon request of the school district, furnish satisfactory evidence of their ability to furnish products or services in accordance with the terms and conditions of these specifications. Officials of Greenwood School District 50 may make such investigations as deemed necessary to determine the ability of the Offeror to perform such work. The school district reserves the right to make the final determination as to the Offerors ability to provide the products or services requested herein and to reject any Offeror if evidence fails to indicate that the Offeror is qualified to carry out the requirements of the proposal document.
11. Each Offeror shall fully acquaint himself with conditions relating to the scope and restrictions attending the execution of the work under the conditions of this proposal. It is expected that this will sometimes require on-site observation. The failure or omission of an Offeror to acquaint himself with existing conditions shall in no way relieve him of any obligation with respect to this proposal or to the contract.
12. All applicable laws, regulations, ordinances, etc. shall be deemed to be part of these specifications, and the specifications shall be read and enforced as though they were included.
13. Upon award of a contract under this proposal, the person, partnership, association or corporation to whom the award is made must comply with the laws of South Carolina which require such person or entity to be authorized and/or licensed to do business in this state. Notwithstanding the act that applicable statutes may exempt or exclude the successful Offeror from requirements that he is authorized and/or licensed to do business in this state, by submission of this signed proposal, the Offeror agrees to subject itself to the jurisdiction and process of the courts of South Carolina as to all matters, and disputes arising or to arise under the contract and the performance thereof, including any questions as to the liability for taxes, licenses, or fees levied by the State.
14. The successful Offeror shall indemnify and save harmless Greenwood School District 50 and all its agents and employees, from all suits or claims of any character brought by reason of infringing on any patent, trademark, or copyright.
15. The successful Offeror will comply with all Federal and State requirements concerning fair employment and the treatment of all employees, without regard or discrimination by reason of race, color, religion, sex, national origin or disability.
16. No contract may be assigned, sublet, or transferred without the written consent of the school district.
17. In case of default of the contractor, the school district reserves the right to purchase any or all items in default in the open market, charging the contractor with any excessive cost. Should such charge be assessed, no subsequent proposals of the defaulting contractor will be considered until the assessed charge has been satisfied.

18. Any contract entered into by the school district resulting from this proposal notice shall be subject to cancellation at the end of any fiscal or appropriated year if sufficient funds have not been appropriated for continuation of the contract.
19. Any actual or prospective bidder, offeror, or contractor who is aggrieved in connection with the solicitation or award of a contract may protest. The protest must be submitted in writing to the Procurement Officer at 1855 Calhoun Road, Greenwood, SC 29649, setting forth the grounds and facts applicable thereto for the protest within fifteen (15) days of the issuance of the Request For Proposals. A protest must be filed within seven (7) business days of the date of notification of award or the posting of the award or the Intend to Award, whichever is applicable. The filing of a protest shall not stay the solicitation or award of contract unless fraudulent.
20. The school district reserves the right to waive any instruction, condition, or minor specification when considered to be in the best interest of the school district.
21. Offerors shall provide cost in a summary one page format, clearly explaining cost, along with any options, for each insurance coverage, as it relates to variables outlined in the RFP. (Duplicate pages as necessary to provide optional coverage cost). Premiums should not include agent or brokers commission. Agents or brokers are allowed to charge a fee. Without this summary, offers will not be accepted.
22. The district's preference is to make one award for property and casualty insurance coverages including workers compensation. However, the district reserves the right to evaluate each part of the offers' in the vendor's proposal and select those coverages which are most advantageous for the district. Each vendor is asked to delineate which parts, if any of his offers may be considered separately.

EVALUATION CRITERIA

Greenwood School District 50 intends to award a contract resulting from this Request For Proposal to the responsive and responsible offeror whose proposal is determined to be the most advantageous to the District, taking into consideration evaluation factors set forth herein. However, the right is respectfully reserved to reject any and all proposals. The District shall be the sole judge of whether or not a proposal meets the requirements of this solicitation.

Proposals will be reviewed and evaluated based upon the evaluation factors:

1. How well the proposal addresses the needs of the District as indicated in the RFP. (40)
2. Experience and technical skills of service team. A list of personnel servicing the account along with their experience in handling similar accounts is required.(10)
3. Record of related projects. Provide three current references of similar projects you have had ongoing for at least three years.(10)
4. Cost. Each proposal must contain a complete Cost Summary along with completing the Additional Services/Coverages.(30)
5. The financial stability of the insurance companies, risk sharing pool or trust. (10)

During the review process, the district shall have the right to request from offerors any other information or evidence it deems necessary for evaluation of the proposal and relevant to any one or more of the aforementioned evaluation factors. The failure of any offeror to promptly provide such requested information shall be sufficient grounds for determining the offeror to be non-responsive and for rejection of the proposal.

REQUEST FOR PROPOSAL

A. GENERAL INFORMATION

1. **Purpose**

The intent of this Request for Proposal (RFP) and any resulting contract is to obtain the services of a qualified vendor to provide Worker’s Compensation, Property, Casualty and other insurance services as identified within for Greenwood School District 50.

2. **Schedule of Activities**

Listed below are the planned activities with dates pertaining to this solicitation. All information is subject to change. Changes will be communicated to prospective Offerors via an Amendment to the solicitation as necessary.

<u>Activity</u>	<u>by Date</u>
Issue Date	February 7, 2024
Walk Through of Schools- Date/Time attached	February 22, 2024
Deadline for receiving Offeror’s questions	February 21, 2024
Issue responses to Offeror’s questions	February 23, 2024
Sealed Proposals Due	March 13, 2024 @ 2:00 pm
Selection Complete (estimate)	End of March 2024

3. **Term of Contract**

The term of contract is one (1) initial year with four (4) additional optional one-year periods to extend services.

4. **Specifications**

Greenwood School District 50 is seeking an offer to provide property and casualty insurance including workers compensation in accordance with the specifications outlined in this solicitation. The insurance specifications are to be considered as providing the desirable coverages. Any limitations, deviations, or broader coverage should be clearly explained in the offerors proposal. If not so explained, the offerors proposal will be held to the specifications outlined in this solicitation.

5. **Insurance Company Eligibility**

Each insurance company proposed by the offerors proposal must have at least an A.M. Best Rating of A-, have a stable outlook, and be licensed to do business in the state of South Carolina. This information along with the A.M. Best financial size rating and full name of the insurance company should be contained in the offerors proposal.

In the event the offeror is a risk sharing pool or insurance trust, the entity’s latest audited financial statement must be included in the offerors proposal.

6. **Claim Service**

All proposals should describe the claim services provided by the offeror and insurance companies. If in the best interest of the District, local (South Carolina) claim service can be provided by the insurance company employees, it is preferred. The insurance company must provide monthly claim summary reports by location. The reports will need to contain at least the type of claim, date of the occurrence or accident, a brief description of the occurrence or accident, the claimant's name, the amount paid and the amounts reserved.

If insurance companies use independent claim companies, the name(s) of the companies must be included in the offerors proposal. Also, the District will require periodic claim reviews with the offerors and the insurance company's claims adjustor. Claims information as described above should be included in the offerors proposal.

B. GENERAL POLICY CONDITIONS

The following conditions shall apply to all policies:

1. Named Insured: Greenwood School District 50 and any affiliated or subsidiary organization of which the named insured acquires financial control during the policy term.
2. Address: 1855 Calhoun Road, Greenwood, SC 29649
3. Terms of Policies: Effective on July 1, 2024
4. Cancellation by Company

Because of the time that would be required to replace insurance by use of competitive quotations, each insurance company must agree by policy endorsement or letter not to cancel or non-renew any policy without ninety (90) days advance notice (except for nonpayment of premium).

5. Dividend Plans

Dividend plans with respect to any coverage may be quoted; if any premiums are subject to dividend features, then plans must be clearly explained.

C. REQUIRED ENDORSEMENTS

The following endorsements shall apply to all policies:

1. Unintentional Errors or Omissions

It is hereby understood and agreed that failure by the Insured to disclose all information regarding existing hazards as of the inception date of the policy shall not prejudice the insured with respect to the coverage afforded by this policy provided such failure or omission is not intentional.

2. Notice of Occurrence

It is understood and agreed that any occurrence reported under the workers compensation coverage which later develops into a liability claim, will immediately be reported under the liability policy upon such knowledge or discovery by the insured. Failure to report such claim upon the original knowledge of the occurrence shall not be deemed in violation of general condition "Notice to the Company" upon the distinct understanding that at the time the particular case is established as a liability case, the Named Insured shall give notification to the aforesaid occurrence to this company. This endorsement must be attached to the liability policy.

3. Knowledge of Occurrence

It is understood and agreed that knowledge of an occurrence by the agent, servant or employee of the Named Insured shall not in itself constitute knowledge by the District unless an executive officer of the District shall have received such notice.

4. Automobile Hired by Employees Endorsement

It is understood and agreed that the words "Hired Automobile" wherever used in the policy include any automobile hired by an employee of the Named Insured, in his capacity as such, even though hired in the name of such employee and not in the name of the Named Insured.

D. TYPES OF INSURANCE REQUIRED

1. **Property**

<u>Blanket Coverages: (Agreed Amount)</u>	<u>Limit of Insurance</u>
Building, Business Personal Property, Electronic Data Processing Equipment & Mobile Equipment	\$372,024,369 per occurrence
Business Income & Extra Expense	\$2,000,000
Building Ordinance & Law Coverage	
Coverage A	\$1,000,000
Coverage B	\$1,000,000
Coverage C	\$1,000,000
Earthquake Coverage	\$10,000,000
Flood Coverage	\$5,000,000
<u>Other Coverages</u> (not subject to Blanket Coverage Limit)	<u>Limit of Insurance</u>
Accounts Receivables	\$250,000
Debris Removal	\$250,000
Direct Damage Due to Off Premises Power Failure	\$100,000
Direct Damage to EDP, Media & Data Due to Computer Viruses or Hacking	\$100,000
Fine Arts	\$100,000
Fire Department Service Charge	\$50,000
Inventory & Appraisal Expenses	\$100,000
Personal Belongings of Employees & Others	\$50,000
Personal Property Off Premises	\$500,000
Personal Property In Transit	\$500,000
Pollution Clean-Up and Removal (Covered Peril)	\$100,000
Stamps, Ticket and Letter of Credit	\$5,000
Outdoor Property	\$500,000
Valuable Papers	\$500,000
Water Backup from Sewers, Drains or Sumps	\$20,000

Perils:	Special Form (Including Theft) Earthquake & Flood to be included. Equipment Breakdown may be provided in the Property policy or by a separate Equipment Breakdown policy.
Valuation of Claims Settlement:	Replacement Cost Actual Cash Value – Mobile Equipment
Co-Insurance:	Must Be Waived
Agreed Amount Insurance:	Required
Deductibles:	\$5,000 per Occurrence Higher Deductibles of \$5,000 and \$10,000 may be proposed if the \$1,000 deductible for EDP equipment, media and data can be maintained. \$25,000 Earthquake \$25,000 Flood Higher Deductible Options of \$50,000 should be proposed for the perils of Earthquake and Flood.
Electronic Data Processing (EDP) Coverage:	Must include the perils of mechanical breakdown and electrical disturbance with No Sublimit.

Underwriting Information:

Underwriter must understand and agree that each location may include a number of buildings and other items such as, but not limited to, outbuildings, athletic buildings, stadiums, concession stands, portable classrooms, portable buildings used as offices, fences, signs, paved surfaces, special athletic tracks, retaining walls, light poles, scoreboards, bleachers, goal posts, communication towers, satellite dishes, musical instruments, athletic equipment, band and athletic uniforms and various pieces of mobile equipment. Underwriters must agree that the property coverage will extend to this description of covered property.

Greenwood School District 50 has 1 Early Childhood center, 8 Elementary schools, 3 Middle schools, and 4 Secondary/Alternate Educations Centers. There is also a District Office, Instructional Services Center, Transportation Building and a Maintenance building housing different trades.

Greenwood District 50 completed a \$200 million building and modernization program in 2012. During this period, 3 new Elementary and 3 new Middle schools were constructed and all of the remaining schools had additional classrooms added and all areas of the schools brought up-to-date to the Internationals Building Code.

The renovated schools had upgrades including electrical, roofing, technology, HVAC, security, burglary alarms, fire alarms, sprinkler systems, new windows & doors, lighting upgrades, new playground equipment, and changes to conform to ADA guidelines.

All portable classrooms occupied by students were closed or removed from campuses.

In 2018 the new Transportation building and Parking Lot was completed.

In 2021 the Greenwood 50 Performing Arts Building was completed.

In 2023 Mathews Elementary K4 Hallway addition was completed. Also, in 2023 Mays Elementary was remodeled in the commons area and stage to add three additional classrooms and an additional break room.

Each school site has their own School Resource Officer.

There are no outstanding loss control recommendations.

Loss Runs are attached.

Property Option: The District's preference is for a blanket property limit to extend to its real and personal property as defined in the specification, electronic data processing equipment (including data media) and equipment normally scheduled on an inland marine policy.

However, offers may propose a blanket limit on real and personal property, a blanket limit on electronic data processing equipment, and a blanket limit for equipment owned, leased, or rented by the District.

The estimated value of electronic data processing equipment at various locations within the District is: \$11,000,000.00

Inland Marine schedule attached.

2. **Equipment Breakdown (Boiler & Machinery)**

<u>Coverages</u>	<u>Limit of Insurance</u>
Combined Limit for Breakdown and Property Damage	\$25,000,000
Extra Expense	\$1,000,000
Expediting Expenses	\$50,000
Hazardous Substance Limitation	\$250,000
Water Damage Limitation	\$100,000
Spoilage Damage – Food Stuff	\$50,000
Refrigerant Contamination Limit	Included
Ordinance & Law Coverage Extension	Included

Coverage: Comprehensive Form to include equipment built to operate under internal pressure or vacuum, electrical or mechanical equipment used in generation, transmission or utilization of energy and communication and computer equipment.

Valuation of Claims Settlement: Replacement Cost

Deductibles: \$5,000 per Occurrence

\$5,000 Spoilage

24 Hours for Extra Expense

Special Conditions: Joint Loss Agreement to be secured if the Property insurance company and the Equipment Breakdown insurance company are not the same.

3. **Crime**

<u>Coverages</u>	<u>Limit of Insurance</u>
Employee Faithful Performance of Duty	\$500,000
Excess Single Loss Limit for Specified Positions Following Positions:	
Superintendent	\$500,000
Assistant Superintendent	\$500,000
Director of Finance	\$500,000
Financial Coordinator	\$500,000
Forgery or Alteration	\$100,000
Social Engineering Fraud	\$100,000
Computer Fraud & Fund Transfer	\$500,000
Money & Securities – Inside Premises	\$100,000
Money & Securities – Outside Premises	\$100,000
Volunteers Need to be included as Insureds	Must Be Included
Faithful Performance of Duty Endorsement	Must Be Included
Discovery Form of Coverage should be used	Must Be Included

Conditions: All Employee Benefits Plan subject to ERISA
Fidelity bonding requirement must be included as Named Insured.

Deductibles: \$1,000 (Requested)

Higher deductibles allowable up to a maximum of \$5,000.

Underwriting Information: See attached organizational chart.

Positions and Employees:

Superintendent	1
Assistant Superintendents	3
Financial Officers	2
All Other Employees	1,333 (597 Teachers; 736 Others)

Annual audit conducted by outside CPA Firm

Audit includes inventory

Bank Accounts reconciled by employees not authorized to deposit or withdrawal.

All Checks issued by insured require two electronic signatures. Superintendent and Assistant Superintendent of Business only.

Securities subject to control by two or more employees.

GASB control guidelines followed.

Audit may be reviewed at the District website which is www.gwd50.org

4. **General Liability**

<u>Coverages</u>	<u>Limit of Insurance</u>
Bodily Injury and Property Damage	
Limit Per Occurrence	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$500,000
Damage to Premises Rented to You Limit	\$100,000
Medical Payments	\$10,000
Medical Payments – Volunteers	\$10,000
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Aggregate Limit- School Key Person Special Expense Coverage	\$25,000
Employee Benefits Liability – Each Occurrence	\$1,000,000
Employee Benefits Liability – Aggregate Limit	\$3,000,000
Aggregate Defense Expense Amount- Non-Monetary Relief	\$100,000
Deductible - \$1,000	
Law Enforcement Professional Liability	
Each Wrongful Act Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Aggregate Defense Expense Amt- Non-Monetary Relief	\$100,000
Deductible - \$1,000	
Health Occupation- Student Professional Liability	
Health Occupation General Liability	\$1,000,000
Student Medical Exp Limit	-0-
Educators Errors & Omissions – Each Occurrence	\$1,000,000
Educators Errors & Omissions – Aggregate	\$3,000,000
Deductible - \$10,000	
Retention - \$100,000	
Employment Practices Liability-Each Occurrence	\$1,000,000
Employment Practices Liability - Aggregate	\$3,000,000
Sexual Misconduct – Each Occurrence	\$1,000,000
Sexual Misconduct – Aggregate	\$3,000,000
Innocent Party Aggregate Defense Exp Amount	\$100,000
Deductible \$10,000	

Sexual Harassment – Each Occurrence	\$1,000,000
Sexual Harassment – Aggregate	\$3,000,000
Incidental Medical Professional Liability – Each Occurrence	\$1,000,000
Incidental Medical Professional Liability – Aggregate	\$3,000,000

Retentions

- \$10,000 For Educators E&O/Employment Practices Liability and Third Party Discrimination and/or Civil Rights Violations
- \$0 Preferred for Sexual Misconduct & Sexual Harassment Claims but \$10,000 acceptable
- \$0 Incidental Medical Malpractices and Third Party
- \$25,000 **Optional Retention** for Educators E&O/Employment Practices Liability and Third Party Discrimination and/or Civil Rights Violations

Required Coverages & Endorsements:

- a. Bodily Injury must be redefined to include Mental Anguish.
- b. Product coverage must be redefined by using ISO endorsement CG2407 or similar wording.
- c. Liability coverage for Athletic Participants may not be excluded.
- d. Liability for Corporal Punishment must be included.
- e. All parent support groups and volunteers must be a part of the named insured.
- f. Coverage for Third party Discrimination claims must be included or provided in the Educators Errors & Omissions policy.
- g. Medical Payments for volunteers may be provided by a separate accident policy.
- h. The General Aggregate must apply separately to each owned/leased or rented premise.

Underwriting Information:

If available the District would prefer separate insuring agreements and limits of coverage for Sexual Misconduct and Sexual Harassment.

Sexual Misconduct may be quoted as a part of the Commercial General Liability Policy or as part of the Educators Errors & Omissions policy with a separate insuring agreement and limits.

Sexual Harassment may be quoted as a part of the Commercial General Liability Policy or as part of the Educators Errors & Omissions policy with a separate insuring agreement and limits.

The District conducts background and sex offender checks on all employees before hiring.

All employees must participate annually in training to avoid sexual misconduct and harassment.

The District has an active ROTC program.

Educators Errors & Omissions may be quoted as a part of the commercial general liability policy or as a separate policy.

Employment Practices Liability may be quoted as a part of the commercial general liability policy or as a separate policy.

Corporal Punishment coverage is being requested, but corporal punishment is not a part of Greenwood School District 50's disciplinary procedure.

Loss Runs are attached.

Rating Information:

Early Childhood Development Students (4 yr. daycare)	376
PreK-3 and PreK-4	33
All Kindergarten & Middle School Students	5,513
All High School Students	2,611
Faculty Members	597
Employee Benefits Liability – Total No. of Employees	1,333
Students in Internships	78

5. **Medical Professional Liability Coverage**

<u>Coverages</u>	<u>Limit of Insurance</u>
Each Claim	\$1,000,000
General Aggregate	\$3,000,000
Occurrence Coverage Preferred	

Retentions

\$0 Preferred

Policy Features:

If Claims Made form is used, no retro date earlier than 07-01-2024.

Rating Information:

Nurses	18
Physical Therapists	1
Psychologists	6
Occupational Therapist	4
Speech Therapist	5

6. **Commercial Automobile Coverage**

Coverages	Symbols	Limit of Insurance
Liability Coverages:		
Bodily Injury and Property Damage	1	\$1,000,000
Uninsured Motorist	2	\$1,000,000
Underinsured Motorist	2	\$1,000,000
Hired & Non-Owned		\$1,000,000
Physical Damage:		
Comprehensive (\$1,000 Deductible)	7	Actual Cash Value
Collision (\$1,000 Deductible)	7	Actual Cash Value
Hired Car or Borrowed Auto Physical Damage		
Comprehensive	2	\$50,000
Collision	2	\$50,000

Underwriting Information:

Total Drivers for District =154

Activity Bus Drivers	45 (43) Two are State Bus Drivers as well
Maintenance Drivers	37
Bus Drivers	47
Other District Vehicle Drivers	27

Provide owners/lessors as additional insured for all autos hired or borrowed.

Composite rate is preferred.

Automatic coverage for newly acquired vehicles requested. Adjustments are to be made at audit.

Additional vehicles covered automatically, including physical damage.

Rating information is included in attached schedule.

Activity buses, regardless of model year, are to be covered for Physical Damage.

Hired Automobile Liability is based on an If any basis.

Non-Owned is based on 1233 employees.

Automobile Schedule is attached.

All Vehicles have regular scheduled maintenance.

MVR's are checked.

Loss Runs are attached.

7. **Workers Compensation Coverage**

Coverage A - Statutory Limit

Coverage B \$1,000,000 Each Accident
\$1,000,000 Disease Policy Limit
\$1,000,000 Disease Each Employee

Required Endorsements

Voluntary Compensation Endorsement – The District is required for workers compensation claims for students injured while working in a cooperative education program. Students work only part-time, normally during school hours.

Payroll Information for 2023 to 2024 (estimate)

<u>Classification</u>	<u>Code</u>	<u>Payroll</u>
School - Professional	8868	\$63,159,423.73
School – All Others	9101	\$7,422,450.55
School – Bus Drivers	7380	\$ 1,370,552.88
Total Annual Payroll		\$71,952,427.16

Payroll History

<u>Policy Period</u>	<u>Payroll</u>
2023 to 2024 (estimate)	\$72,229,287
2022 to 2023	\$67,871,803
2021 to 2022	\$62,080,983
2020 to 2021	\$59,674,775
2019 to 2020	\$54,885,533

Underwriting Information:

District has a designate medical provider.

The District has a modified duty return to work program.

Loss Runs are attached.

8. **Umbrella/Excess Liability**

<u>Coverages</u>	<u>Limit of Insurance</u>
Limits of Liability:	
Each Occurrence Limit	\$5,000,000
General Aggregate Limit	\$5,000,000
Products/Completed Operations Aggregate Limit	\$5,000,000
Self-Insured Retention	\$10,000

Proposed Underlying Insurance

<u>Coverages</u>	<u>Limit of Insurance</u>
Business Automobile Liability	\$1,000,000 Each Accident
Commercial General Liability	\$1,000,000 Each Occurrence
- Personal and Advertising Injury	\$1,000,000 Each Occurrence
- General Aggregate	\$2,000,000
- Products/Completed Operations Aggregate	\$2,000,000
School Leaders Errors and Omissions Liability	\$1,000,000 Each Occurrence
- Aggregate	\$3,000,000
Employee Benefits Liability	\$1,000,000 Each Occurrence
- Aggregate	\$3,000,000
Law Enforcement Professional Liability	\$1,000,000 Each Occurrence
- Aggregate	\$1,000,000
Sexual Misconduct and Molestation Liability	\$1,000,000 Each Occurrence
- Aggregate	\$2,000,000

Health Occupation Training Liability	\$1,000,000 Each Occurrence
- Aggregate	\$1,000,000
Employment Practices	\$1,000,000 Each Occurrence
Employers Liability	\$1,000,000 Each Occurrence

Policy Features

Flat annual premium is preferred.

Coverage should be at least following form of the primary liability coverages.

Policy Features:

Coverage must be provided for Discrimination, ADA Violations, EEOC violations and Civil Rights Violations.

Coverage must be included for all board members, administrators, faculty members and volunteers.

Indicate availability of coverage (defense) for non-monetary lawsuits.

Indicate if defense costs are outside the limits of liability.

Rating Information:

Board Members	9
Superintendent	1
Asst. Superintendents	3
Financial Officers	2
Faculty Members	597
All Other Employees	736
Early Childhood Development Students (4 yr. daycare)	376
PreK-3 and PreK-4	33
All Kindergarten & Middle School Students	5,513
All High School Students	2,611

Underwriting Information:

Human Resource Procedures in place and in compliance with all federal and state employment regulations. Procedures include:

- All Anti-Discrimination Laws
- Sexual Harassment Policy

Grievance Procedure for Discrimination and Harassment
 Written Progressive Disciplinary Program
 Written Guidelines for Suspension or Dismissal

Human Resource Division has outside legal counsel on retainer.

Human Resource Division provides formal training for all supervisors regarding employee matters. We utilize Safe Schools which are mandatory videos and PowerPoint presentations on school policies. Those presentations include: Bloodborne Pathogen Exposure Prevention, Implementation of IDEA, Gift and Talented, ESOL, Employee Safety, Religious Issues, Homeless Students, Reducing the Risk of School Violence, ADEPT overview, Internet Conduct and You, Professional Behaviors. Each School also has their own handbook.

Human Resource Division is advised and participates in all termination matters.

9. **Activity Bus Accident Policy**

<u>Limits - Statutory</u>	<u>Limit of Insurance</u>
Accident Excess Integrated Medical Expense Benefit	\$3,000
Accidental Death Benefit	\$50,000
Accidental Dismemberment Benefit	\$50,000
Exposure and Disappearance Benefit	\$50,000
Aggregate per Occurrence	\$3,000,000

Underwriting Information

14 busses with 717 seats in them.

Coverage should include students in activity buses and volunteer adult monitors.

Coverage should include injuries sustained by students boarding or alighting from, being thrown from, being run down, struck or run over by a School Activity Bus.

10. **Specialty Risk Protector- Terrorism Risk Insurance Act**

<u>Coverages</u>	<u>Limit of Insurance</u>
Security and Privacy Liability Insurance	\$2,000,000
Regulatory Action Sublimit of Liability	\$2,000,000
Event Management Insurance	\$2,000,000
Cyber Extortion Insurance	\$2,000,000
Reputation Guard Insurance	\$2,000,000

11. **Commercial Computer**

<u>Coverages</u>	<u>Limit of Insurance</u>
Equipment	\$11,000,000
Software	Included
Extra Expense	Included
Cellular Phones and Laptop Computer off premises	\$10,000
Deductible	\$1,000

12. **Active Shooter Coverage**

<u>Coverage</u>	<u>Limits of Liability</u>
<u>Expenses</u>	
Each Insured Event	\$250,000
Sublimit- Clean- up Cost Associated with an Assault	\$50,000
Sublimit- Relocation Expense Associated with an Assault	\$50,000
Each Policy Period	\$500,000
<u>Judgements, Settlements, and Defense Costs</u>	
Each Insured Event	\$250,000
Each Policy Period	\$500,000
<u>Business Interruption Costs</u>	
Each Insured Event	\$250,000
Sublimit- Loss of Attraction	\$50,000
Each Policy Period	\$500,000
<u>Death or Dismemberment</u>	
Each Insured Person	\$100,000
Each Insured Event	\$500,000
<u>Consultant Expenses</u>	
Each Insured Event	Unlimited
Each Policy Period	Unlimited
Aggregate Limit each Insured Event	
Each Insured Event	\$1,000,000
Each Insured Event – Off- Premises	\$250,000

13. **Miscellaneous School Property Floater**

School Band Uniforms, Choir Robes	\$50,000	Replacement Cost
School Athletic Equipment/ Uniforms	\$50,000	Replacement Cost
Musical Instruments	\$212,236	Replacement Cost
School Cameras, Projection Machines	\$132,168	Actual Cash Value
Signs (Not attached to Buildings	\$10,000	Replacement Cost
Dwellings Under Construction (Vocational Class)	\$100,000	Replacement Cost
Misc. ROTC and other equipment	\$296,616	Replacement Cost

2023 Quality Cargo Trailer #0378	\$22,815	Replacement Cost
2023 Homesteader Trailer #7544	\$6,996	Replacement Cost

14. **Cost Summary**

Offerors shall provide cost in a summary one-page format, clearly explaining cost, along with any options, for each insurance coverage as it relates to variables outlined in the RFP. (Duplicate pages as necessary to provide optional coverage cost).

Premiums should not include agent or broker’s commission. Agents or brokers are allowed to charge a fee.

	<u>Premium</u>	<u>Insurance Company</u>
Property Coverage		
Equipment Breakdown Coverage		
Crime Coverage		
General Liability Coverage		
Including: Employment Benefits Liab.		
Sexual Misconduct Liability		
Sexual Harassment Liability		
Incidental Medical Prof. Liab.		
Automobile Coverage		
Workers Compensation Coverage		
Umbrella or Excess Liability Coverage Limit \$_____		
Educators Errors & Omissions Coverage		
Employment Practices Liability Coverage		
Medical Professional Liability Coverage		
Activity Bus Accident Coverage		
Special Risk Protector- Cyber Coverage		
Commercial Computer		
Active Shooter/ Workplace Violence		
Brokers Fee		
Total Annual Premium		