

# **THE SCHOOL DISTRICT OF INDIAN RIVER COUNTY**

**Request For Qualifications**

**for**

**Prequalification of**

**Agent/Brokers, Self-Insurance Funds and Direct  
Writing Insurers**

**for**

**Property and Casualty Insurance**

**and**

**Student Accident Insurance**

**RFQ# 04-0-2019JC SPECIFICATION FOR INSURANCE  
COVERAGES PREQUALIFICATION**

**Proposal Return Date and Time**

**November 27, 2018**

**at 2:00 p.m.**

**The School District of Indian River County  
Purchasing Department  
6055 62nd Ave.  
Vero Beach, FL 32967**

**TABLE OF CONTENTS**

**Page Number**

**SECTION I - INTRODUCTION**

Scope of Request for Qualifications .....	I-1
Insurance Proposal Specifications to be Provided .....	I-1
Background – Description of Operations .....	I-1
Description of Current Insurance Program .....	I-1
Separation and Distribution .....	I-2
Time Schedule .....	I-2
Additional Information .....	I-2
Posting of RFQ and Specifications .....	I-3
Evaluation and Selection Criteria .....	I-3
Posting of RFQ Tabulations.....	I-3
Role of Consultant .....	I-3

**SECTION II - GENERAL REQUIREMENTS**

Instructions to Proposers.....	II-1
Instructions on Submitting an RFQ .....	II-1
Addenda to RFQ .....	II-2
Use of Proposal Forms.....	II-2
Cost of Preparing Proposals .....	II-2
Contacting School Board Personnel .....	II-2
Protest Proceeding .....	II-3
Cancellation/Termination .....	II-3
School District of Indian River County, Florida Rights .....	II-3
Default.....	II-4
Minor Bid Exceptions.....	II-4
Non-Exclusive Rights.....	II-4
Full Transparency .....	II-4
Compliance with Laws, Rules, and Regulations .....	II-4
Insurance Requirements.....	II-5
Indemnification/Hold Harmless Agreement.....	II-6
Public Records Law .....	II-7
Public Entity Crimes.....	II-7
Drug-Free Workplace .....	II-7
Assignment of Contract and/or Payment.....	II-7
Joint Proposal.....	II-8
Jessica Lunsford Act.....	II-8
Conflict of Interest .....	II-9
Legal Requirements .....	II-9
Waiver and/or Rejection .....	II-9
Material to be Provided with Proposal.....	II-9

**SECTION III – SELECTION CRITERIA**

Designated Project Team ..... III-1  
Severability of Student Accident Coverage ..... III-1  
Minimum Qualifications of Proposer ..... III-2  
Evaluation and Short List Criteria ..... III-3  
Interviews..... III-4

**SECTION IV – SERVICES REQUIRED**

Placement of Coverage/Services..... IV-1  
Assistance in Design of Program ..... IV-1  
Scope of Services ..... IV-1

**SECTION V – PROPOSAL FORMS**

**SECTION VI – REQUIRED FORMS**

- A. Anti-Collusion Statement
- B. Drug Free Work Place

**SECTION VII – EXHIBITS**

- A. Summary of District's Current Insurance Policies

**SECTION I**

**INTRODUCTION**

## **SECTION I**

### **INTRODUCTION**

#### **SCOPE OF REQUEST FOR QUALIFICATIONS**

This Request for Qualifications (“RFQ”) has been prepared for the School District of Indian River County (“the District”) to seek proposals for the purpose of prequalifying agent/brokers, self-insured trust funds or direct writing insurers, who will be invited to offer proposals for the District’s commercial property, including business income/extra expense, inland marine including equipment breakdown, miscellaneous equipment and property in the open, crime, general liability, automobile liability/physical damage, workers’ compensation and school leaders/public officials’ liability including employment practices liability (package coverages), and student accident insurance.

#### **INSURANCE PROPOSAL SPECIFICATIONS TO BE PROVIDED**

The District will provide the prequalified agent/brokers, self-insured trust funds or direct writing insurers with a Specification for Insurance Coverages (“Specification”) in the form of a “Request for Proposal” for the requested coverage which will provide the basis upon which all proposals are to be made. The Specification will provide a detailed description of the coverage and services desired, as well as exposure and loss data which is reasonably available.

The District currently expects to release the Specification on or after January 8, 2019 with proposals due by February 9, 2019.

#### **BACKGROUND – DESCRIPTION OF OPERATIONS**

The District is located 75 miles south of the Kennedy Space Center and 135 miles north of Miami. The School Board of Indian River County is comprised of five elected representatives of the community. Board Members are elected to four-year terms. The Superintendent of Schools is appointed by the Board.

Indian River County's population of 112,000+ supports twenty-seven public schools attended by more than 17,000 students. There are fourteen elementary schools, four middle schools, two high schools, one Adult Education school, one Alternative Education school, one Exceptional school.

The District is the largest employer in the County, with approximately 1,121 teachers and approximately 983 support personnel employed. The starting teacher salary is \$40,700.00.

#### **DESCRIPTION OF CURRENT INSURANCE PROGRAM**

The District is currently a member of the South Central Educational Risk Management (“SCERMP”) consortium.

Exhibit A to this RFQ includes a summary description of the current insurance policies maintained on behalf of the District.

### **SEPARATION AND DISTRIBUTION**

This RFQ has been designed for transmittal as a complete document to interested parties. It is recommended that it not be separated; however, it may be reproduced in its entirety as additional distribution might dictate.

### **TIME SCHEDULE**

The District will use the following time lines, which will result in the selection of a firm. Dates are subject to change if necessary.

<i>Date</i>	<i>Action</i>
October 25, 2018	Distribution of RFQ
November 9, 2018	Deadline for written questions
November 27, 2018	Proposals due no later than 2:00 PM, at which time proposals will be publicly opened.
December 5, 2018	Evaluation Meeting (Shortlist) Interviews / Market assignment by SDIRC & Siver
December 11, 2018	Post tabulation with recommended award.
January 8, 2019	Recommendation to Board for action

A reasonable, but not guaranteed, attempt of notification of any required changes to the time schedule will be made to the selected firms. Only the 3 or 4 firms short listed will be interviewed on December 12, 2018. The interview process will take place at the School District of Indian River, 6055 62<sup>nd</sup> Ave, Vero Beach Florida 32967. Start time is 08:30 A.M.

Response to inquiries regarding the status of a firm's proposal will not be made prior to the appropriate dates in the time schedule. No cost information will be discussed with another proposer prior to recommendation to the School Board for approval.

### **ADDITIONAL INFORMATION**

Additional information or clarification with respect to this RFQ can be obtained from:

Mr. Jeffrey Carver  
 Director of Purchasing & Central Distribution  
 School District of Indian River County,  
 6055 62<sup>nd</sup> Ave., Vero Beach, FL 32967  
 Telephone: 772-564-5050  
 Email: Jeffrey.Carver@indianriverschools.org

All requests for additional information must be submitted in writing. The District will receive questions regarding the RFP only through written inquiries directed to the Purchasing Director. Deadline for receipt of written inquiries will be at November 9, 2018 at 5:00p.m., local time. All inquiries may be sent to

jeffrey.carver@indianriverschools.org. Emailed requests for additional information should specifically include reference to RFQ #04-0-2019JC RFP Prequalification in the subject line. If necessary, addenda will be issued.

### **POSTING OF RFQ AND SPECIFICATIONS**

Request for Proposal with specifications will be posted for review by interested parties, at the Purchasing Department, 6055 62<sup>nd</sup> Ave., Vero Beach, FL 32967, on the date of bid mailing and will remain posted for a period of ten (10) days. Failure to file a specification protest within the time prescribed in Florida Statutes 120.57(3) shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

### **EVALUATION AND SELECTION CRITERIA**

Based on the proposal responses, the School District will review, discuss and reach consensus for the selection of a short list of firms to interview for all items listed on the bid summary pages. The evaluation criteria and point system listed below will be used to determine which firms will be selected for the interview process. Firms will be interviewed on December 5, 2018. Transition and start dates will be negotiated at a later date for each firm awarded.

<b><u>Evaluation Criteria</u></b>	<b><u>Points Assigned</u></b>
A. Demonstration of competency and experience	1 - 10
B. Staff Qualifications	1 - 5
C. Ability to Provide Scope of Services	1 - 5
D. Other Resources	1 - 5
E. Technical Approach	1 - 5
F. References	1 - 5
G. Broker Fees	1 - 5

### **POSTING OF RFQ TABULATIONS**

Tabulations for the Specifications for Insurance Coverages with recommended award(s) will be posted for review by interested parties, at the Purchasing Department, 6055 62<sup>nd</sup> Ave., Vero Beach, FL 32967, and also on the district's website [www.indianriverschools.org](http://www.indianriverschools.org) on December 11, 2018 and will remain posted for a period of 72 hours. Failure to file a protest within the time prescribed in Florida Statutes 120.57(3) shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

### **ROLE OF CONSULTANT**

Siver Insurance Consultants has been retained as independent risk and insurance management consultants. Siver acts solely in its capacity as consultants. Siver does not participate in commissions from any insurance company, agent or broker, nor does it accept any income from other than its clients.

**SECTION II**

**GENERAL REQUIREMENTS**



**SECTION II**

**GENERAL REQUIREMENTS**

**INSTRUCTIONS TO PROPOSERS**

A. All proposals must be prepared and submitted in accordance with the instructions provided in this RFQ.

B. All proposals are to be sent to:

School District of Indian River County  
Attn: Purchasing Department  
6055 62<sup>nd</sup> Ave.  
Vero Beach, FL 32967

C. One sealed original proposal with a manual signature, clearly marked as original, shall be submitted in addition to six (6) hard copies, and two electronic copies of the response shall be provided. The electronic copies shall be provided on either CD-Rom or USB flash drive and shall include a MS-Word document containing a completed copy of Section V – Proposal Forms. The outside of the package should be clearly labeled "SDIRC RFQ #04-0-2019JC Prequalification". The legal name, address, proposer's contact person, and telephone number shall also be clearly annotated on the outside of the package.

D. All proposals must be received no later than November 27, **at 2:00pm** at which time the proposals will be opened.

E. If a proposal is transmitted by US Mail or other delivery medium, the proposer shall be responsible for its timely delivery to the designated school district office. Proposals delivered to a location other than as specified will not constitute receipt. It is the responsibility of the proposer to ensure proposals are timely received.

F. Any proposals received after the stated time and date will not be considered and will be returned unopened to the proposer.

**INSTRUCTIONS ON SUBMITTING A RESPONSE TO THE RFQ**

In order to maintain comparability and enhance the review process, it is requested that proposals be organized in the manner specified below. Include all information in your proposal. All packages *must* be received in the Department of Purchasing, on or before the specified date and time. Sealed packages may be hand-delivered, mailed or delivered by commercial carrier or courier. **Proposer shall not transmit their bids by facsimile (fax), e-mail, or other electronic means.** Any and all proposals not received in the manner requested, in by the specified date and time will be returned to the

originating Proposer, without further review. It is the sole responsibility of the Proposer to ensure the proposal is received at the specified place by the established closing date and time. Therefore, Proposers submitting their proposals through commercial carriers, couriers, and overnight services are advised to schedule their delivery several days prior to the established closing date and time. All forms requiring a signature must contain a manual signature of an authorized representative. Failure to properly sign the required forms shall invalidate same, and it shall not be considered for award. All proposals must be completed in ink or typewritten. Corrections must be initialed by the person signing the proposal. Any corrections not initialed will not be considered. Altered terms and conditions of this RFQ may not be considered.

### **ADDENDA TO RFQ**

**PRIOR TO SUBMITTING THE PROPOSAL**, IT SHALL BE THE RESPONSIBILITY OF EACH PROPOSER TO CONTACT THE PURCHASING DEPARTMENT SCHOOL DISTRICT OF INDIAN RIVER COUNTY TO DETERMINE IF ADDENDA WERE ISSUED AND, IF SO, TO OBTAIN SUCH ADDENDA. If any addenda are issued, in order to acknowledge receipt of the addenda, Proposers must either submit a copy of the addenda with their proposal or include a written acknowledgment of such receipt in their proposal. Receipt of addenda should also be notated on the Warranty Proposal Form. Otherwise, the proposal will be considered irregular.

### **USE OF PROPOSAL FORMS**

Proposers should complete the Proposal Forms provided with this RFQ. Proposers must submit, with their electronic copies of their proposal, a completed copy of the Proposal Forms in an MS-Word file. Supplemental information may be attached to the Proposal Forms. Failure to complete the Proposal Forms may result in disallowance of consideration of the proposal.

### **COST OF PREPARING PROPOSALS**

Costs, either direct or indirect, incurred by the prospective Proposer in the preparation of proposals, making presentations, and demonstrations or for any other reason associated with the response to this Solicitation may not be charged to, or are the responsibility of the District.

### **CONTACTING SCHOOL BOARD PERSONNEL**

Any/all potential proposers are hereby advised that they are not to contact or lobby with any School District personnel or School Board Members related to or involved with this project. Any/all oral or written inquiries must be directed through the Purchasing Department. Any violation of the aforementioned directions may result in rejection and/or disqualification of the response.

**PROTEST PROCEEDING**

Any proposers who are adversely affected by the recommended award may file a protest within the time and manner prescribed in Florida Statute 120.57(3). At the time of filing the formal protest, a bond must be secured and made payable to the District. Failure to file a bond at the time of filing a protest shall result in an administrative dismissal with prejudice of the protest. Failure to file a protest within the time prescribed in Florida Statutes 120.57(3) or failure to post a bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

**CANCELLATION/TERMINATION**

Any proposal may be withdrawn prior to the date and time the proposals are due. Any proposal not withdrawn shall constitute an irrevocable offer, for a period of ninety (90) days.

The School Board of Indian River County, Florida, reserves the right to terminate any contract resulting from this invitation at any time and for any reason, upon giving ten (10) days prior written notice to the Contractor. If said contract should be terminated for convenience as provided herein, the School Board shall be relieved of all obligations under said contract. The School Board of Indian River County shall only be required to pay to the Contractor that amount of the contract actually performed to the effective date of termination.

**SCHOOL DISTRICT OF INDIAN RIVER COUNTY, FLORIDA RIGHTS**

The District reserves the right to:

Reject any and all offers received as a result of this Request for Qualifications (RFQ).

Disqualify a Proposer from receiving the award if such Proposer, or anyone in the Proposer's employment, has previously failed to perform satisfactorily in connection with public bidding or contracts.

Seek clarification of information submitted and to waive minor irregularities in any proposal. Accept and utilize any and all ideas submitted in any proposal.

Adopt all or any part of a proposal in selecting the best solution for the District.

Negotiate further with any Proposer responding to this RFQ if it will serve the best interest of the District.

Select and award the contract to the responsive Proposer providing the best value to the District.

If the District determines additional features, service, modifications, or deletions are needed and it is in the District's best interest, the District may enter into negotiations with the Proposer to amend the contract. Also, if a Proposer has newer technology the District may exercise the right to upgrade to that technology by way of an amendment agreeable to both parties.

**DEFAULT**

In the event that the successful Proposer(s) should breach this contract the District reserves the right to seek remedies in law and/or in equity.

**MINOR BID EXCEPTIONS**

This District reserves the right to waive minor deviations or exceptions in proposals providing such action is in the best interest of the District. Minor deviations and exceptions are defined as those that have no adverse effect upon the District's interest and would not affect the outcome of the award by giving a respondent an advantage or benefit not enjoyed by other respondents.

**NON – EXCLUSIVE RIGHTS**

The right to provide the commodities and services, which will be granted under the contract, shall not be exclusive. The District reserves the right to contract for and purchase commodities and services from as many firms as it deems necessary without infringing upon or terminating the contract.

**FULL TRANSPARENCY**

The District recognizes the existence of Florida Statutes, Section 624.1275. The District requires full and total transparency in its vendor relationships. Therefore, any commission, service fee or other form of remuneration paid to any agent, broker, lobbyist or third party must be identified in the proposal and throughout the term of the contract.

**COMPLIANCE WITH LAWS, RULES, AND REGULATIONS**

Each Proposer is responsible for full and complete compliance with all laws, rules, and regulations, including those of the Department of Insurance, which may be applicable to it.

Failure or inability on the part of the Proposer to comply with such laws, rules, and regulations (including failure to obtain Department of Insurance approval for filings) shall not relieve any Respondent from its obligation to honor its Proposal and perform completely in accordance with its proposal.

## **INSURANCE REQUIREMENTS**

**Insurance Requirements.** Prior to commencement of services for the School District, the Proposer shall be required to obtain and maintain without interruption until completion of all services for the District, the insurance as outlined below. The Proposer agrees to furnish a fully completed certificate of insurance naming the District and its members, officers, employees, and agents as additional insureds on the General Liability insurance, signed by an authorized representative of the insurer providing such insurance coverages. The insurance coverages and limits shall meet, at a minimum, the following requirements:

**A. Workers' Compensation/Employer's Liability Insurance.** Such insurance shall be no more restrictive than that provided by the Standard Workers' Compensation Policy, as filed for use in Florida by the National Board on Compensation Insurance, without restrictive endorsements. The minimum amount of coverage (inclusive of any amount provided by an umbrella or excess policy) shall be:

Part One:	"Statutory"	
Part Two:	\$ 1,000,000	Each Accident
	\$ 1,000,000	Disease - Policy Limit
	\$ 1,000,000	Disease - Each Employee

**B. General Liability Insurance.** Such insurance shall be no more restrictive than that provided by the most recent version of standard Commercial General Liability Form (ISO Form CG 00 01) as filed for use in the State of Florida without any restrictive endorsements other than those required by ISO or the State of Florida those described below. The coverage may include restrictive endorsements which exclude coverage for liability arising out of:

- Mold, fungus, or bacteria
- Terrorism
- Sexual Molestation

The minimum limits (inclusive of amounts provided by an umbrella or excess policy) shall be:

\$ 2,000,000	General Aggregate
\$ 2,000,000	Products/Completed Operations Aggregate
\$ 1,000,000	Personal and Advertising Injury
\$ 1,000,000	Each Occurrence

The District and its members, officers, employees, and agents shall be included as an additional insured on a form no more restrictive than the most recent version of ISO Form CG 20 10 (Additional Insured - Owners, Lessees, or Contractors).

**C. Automobile Liability Insurance.** an that provided by Section II (Liability Coverage) of the most recent version of standard Business Auto Policy (ISO Form CA 00

01) without any restrictive endorsements, including coverage for liability contractually assumed, and shall cover all owned, non-owned, and hired autos used in connection with the performance of services for the District. The minimum limits (inclusive of any amounts provided by an umbrella or excess policy) shall be:

\$ 1,000,000 Each Occurrence - Bodily Injury and Property  
Damage Combined

**D. Professional Liability Insurance.** Such insurance shall be on a form acceptable to the District and shall cover the Proposer for those sources of liability arising out of the rendering or failure to render professional services in the performance of the services for the District including any liability arising under a hold harmless and/or indemnification agreement. Coverage must either be on an occurrence basis; or, if on a claims-made basis, the coverage must respond to all claims reported within three years following the period for which coverage is required and which would have been covered had the coverage been on an occurrence basis. The minimum limits (inclusive of any amounts provided by an umbrella or excess policy) shall be:

\$ 3,000,000 Each Claim/Annual Aggregate

**E. Insurance Primary and Non-Contributory.** The insurance provided the Proposer Company shall apply on a primary basis to, and shall not require contribution from, any other insurance or self-insurance maintained by the District or its members, officers, employees, and agents. Any insurance, or self-insurance, maintained by the District shall be excess of, and shall not contribute with, the insurance provided by the Proposer.

**F. Proposer's Insurance as Additional Remedy.** Compliance with these insurance requirements shall not limit the liability of the Proposer. Any remedy provided to the District by the insurance provided by the Proposer shall be in addition to and not in lieu of any other remedy (including, but not limited to, as an indemnitee of the Proposer) available to the District.

**G. No Waiver by Approval/Disapproval.** Neither approval nor failure to disapprove insurance furnished by the Proposer shall relieve the Proposer from responsibility to provide insurance as required by these Insurance Requirements.

#### **INDEMNIFICATION / HOLD HARMLESS AGREEMENT**

The successful Proposer(s) shall, in addition to any other obligation to indemnify the District and to the fullest extent permitted by law, protect, defend, indemnify and hold harmless the District, their agents, officers, elected officials and employees from and against all claims, actions, liabilities, losses (including economic losses), costs arising out of any actual or alleged; bodily injury, sickness, disease or death, or injury to or destruction of tangible property including the loss of use resulting there from, or any other damage or loss arising out of, or claimed to have resulted in whole or in part from any actual or alleged act or omission of the Proposer, sub-Proposer, anyone directly or

indirectly employed by any of them, of anyone for whose acts any of them may be liable in the performance of the work; or violation of law, statute, ordinance, governmental administration order, rule or regulation by Proposer in the performance of the work; or liens, claims or actions made by the Proposer or any sub-Proposer or other party performing the work.

The indemnification obligations hereunder shall not be limited to any limitation on the amount, type of damages, compensation or benefits payable by or for the Proposer of any sub-Proposer under workers' compensation acts; disability benefit acts, other employee benefit acts or any statutory bar. Any costs or expenses, including attorney's fees, incurred by the District to enforce this agreement shall be borne by the Proposer.

#### **PUBLIC RECORDS LAW**

All proposal documents or other materials submitted by the Proposer in response to this RFQ will be open for inspection by any person and in accord with Chapter 119, Florida Statutes.

#### **PUBLIC ENTITY CRIMES**

In compliance with Florida Public Entity Crime Status (Section 287.132,133), “A person or affiliate who has been placed on the convicted vendor list following a conviction for a public crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public work, may not submit bids on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list”

#### **DRUG-FREE WORKPLACE**

Whenever two or more bids which are equal with respect to price, quality, and service are received by the district, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie bids will be followed if none of the tied vendors have a drug-free workplace program. Attached is the drug-free workplace certificate form (Attachment A) to be submitted with bid or shall be submitted within five (5) days upon request

#### **ASSIGNMENT OF CONTRACT AND/OR PAYMENT**

This contract or agreement is personal to the parties herein and may not be assigned, in whole or in part, by the Proposer without prior written consent of the District.

The Proposer herein shall not assign payments under this contract or agreement without the prior written consent of the District.

### **JOINT PROPOSAL**

In the event multiple Proposers submit a joint proposal in response to the RFQ, a single Proposer shall be identified as the Prime Proposer. If offering a joint proposal, Prime Proposer must include the name and address of all parties of the joint proposal. Prime Proposer shall provide all bonding and insurance requirements, execute any Contract, complete the REQUIRED RESPONSE FORM shown herein, have overall and complete accountability to resolve any dispute arising within this contract. Only a single contract with one Proposer shall be acceptable. Prime Proposer responsibilities shall include, but not be limited to, performing of overall contract administration, preside over other Proposers participating or present at District meetings, oversee preparation of reports and presentations, and file any notice of protest and final protest as described herein. Prime Proposer shall also prepare and present a consolidated invoice(s) for services performed. The District shall issue only one check for each consolidated invoice to the Prime Proposer for services performed. Prime Proposer shall remain responsible for performing services as required in this RFQ.

### **JESSICA LUNSFORD ACT**

Awarded vendor(s) must comply with the Jessica Lunsford Act.

Effective September 1, 2005, a new law involving all school district vendors goes into effect. The new law, known as the Jessica Lunsford Act, requires all individuals who are permitted access on school grounds when students are present, who will have direct contact with children or any student of the District, or who will have access to or control of school funds to be fingerprinted and background checked.

Your business has been identified as one which will need to submit to Level 2 fingerprint screening if you have not done so. The cost is \$82.00 per person. You may make appointments by calling 772-564-3024 between the hours of 8:00 am and 12:00 noon, Monday through Friday. For identification purposes, each employee must provide a driver's license and social security number. This applies to subcontractors as well. For further explanation regarding payment you may contact Nicki Blanton, Fingerprint Specialist, at 772-564-3024.

Once employees are cleared by the Level 2 fingerprint screening, a clearance certificate will be mailed to your business. Individuals coming on an Indian River County School campus must have their clearance certificate and photo identification when checking in at the office or when requested by a school board employee.



**CONFLICT OF INTEREST**

The award is subject to provisions of State Statutes and School Board ordinances. All proposals must disclose the name of any officer, director, or agent who is also an employee of the School Board of Indian River County. All proposals must disclose the name of any School District employee who owns, directly or indirectly, any interest in the firm or any of its branches.

**LEGAL REQUIREMENTS**

Federal, state, county, and local laws, ordinances, rules, and regulations that in any manner affect the items covered herein apply. Lack of knowledge by the Proposer will in no way be a cause for relief from responsibility.

**WAIVER AND/OR REJECTION**

The District reserves the right to waive informalities in any proposals, to reject any and all proposals in whole or in part, with or without cause, and to accept that proposal, if any, which in the District's judgment will be in the District's best interests.

**MATERIAL TO BE PROVIDED WITH PROPOSAL**

The original, six paper copies, and two electronic copies of your proposal should include, but not necessarily be limited to, the following:

- A. Completed and properly signed Proposal Forms as contained in Section V;
- B. Fully completed Staff Resume Forms for each of the individuals listed under Designated Project Team and Principal Account Executive(s) in Section V - Proposal Forms;
- C. An explanation of your firm's willingness and ability to provide all of the services required by the District as described in Section IV – Services Required;
- D. Fully completed Reference Form for each of the projects which provide evidence of your firm's Minimum Government Experience as defined in the Minimum Qualifications and up to three (3) additional references demonstrating the Individual Designated Project Team's experience.
- E. A description of the other resources and capabilities within your firm, with special emphasis on safety and loss control, including a resume of the safety/loss control specialist(s).
- F. Additional forms signed by an authorized representative, as appropriate.

- G. The two (2) electronic copies must contain MS-Word file(s) containing a completed copy of Section V – Proposal Forms, including any additional information provided as an additional attachment to the Proposal Forms.

**SECTION III**

**SELECTION CRITERIA**

**SECTION III**

**SELECTION CRITERIA**

**DESIGNATED PROJECT TEAM**

The selection of Prequalified agent/brokers, self-insurance funds, and direct writing insurers will be based principally on criteria applied to the specific individuals who will be assigned to the District account, who must be available to the District's staff, and who are to have active leadership roles in the Project.

As a result, for the purpose of application of the criteria to their proposal, each Proposer must designate a Project Team consisting of not more than six (6) individuals. Proposers are to designate as members of their Project Teams only individuals who will:

- A. Have primary responsibility in the design, placement, implementation or service of the District's insurance coverage(s);

AND

- B. Be directly available to the District and its staff, either by phone, email or, at the option of the District, in person at the District's offices in Vero Beach, Florida.

When designating the specific members of the Project Team, Proposers should include both members whose primary responsibilities would be design and placement of the District's coverage and those other members, whose primary responsibilities would be to administer the program, including the providing of loss prevention and other services.

**SEVERABILITY OF STUDENT ACCIDENT COVERAGE**

In order to accept submissions from Proposers which specialize in the placement of Student Accident Insurance and related coverages, the District will allow Proposers to propose according to the following three (3) possible options:

1. Student Accident Insurance Only;
2. All Coverages Other Than Student Accident Insurance; or
3. All Coverages Including Student Accident Insurance

Proposers are required to indicate on page PF-1 of Section V, which combination of insurance coverages they are proposing to provide.

**MINIMUM QUALIFICATIONS OF PROPOSER**

Proposers not meeting the following minimum qualifications as of the RFQ submission due date will not be considered further. Proposers that meet the minimum qualifications will be scored according to the Evaluation and Selection Criteria as described within this section of the RFQ.

- A. Properly Licensed - In addition to any other applicable Florida licensure requirements, an agency/broker firm, self-insurance fund or direct writing insurer must be represented by at least one resident Florida agent duly qualified at the time of its proposal submission under the laws of Florida to act as an agent for Property and Casualty insurance in Florida.
- B. Minimum Insurance Coverage - The agency/broker firm must agree to maintain in force, insurance coverage in accordance with the Insurance Requirement provision of this RFQ, found in Section II, General Requirements. Agency/broker firm must agree to maintain in force insurance coverage at all times during which services are to be performed for the District.

Agency/broker firm must agree to maintain Professional Liability insurance with limits of coverage of no less than \$3,000,000. If such coverage is on a claims-made basis, the agency/broker firm must agree to maintain, either through a claims-made policy or the use of an extended discovery provision, coverage for three years after conclusion of all services for the District.

- C. Minimum Experience -

a. For all coverages other than Student Accident Insurance:

At least one member of the Designated Project Team must have been primarily responsible for the design, placement, implementation, and servicing of property and casualty insurance coverages during at least one year starting after July 1, 2014 for:

1. at least one School District, and;
2. at least one government with minimum annual:
  - a. Property Values of \$250,000,000 or more, or
  - b. Workers' Compensation payrolls (as defined by NCCI) of \$75,000,000 or more.

b. For Student Accident Insurance:

At least one member of the Designated Project Team must have been primarily responsible for the design, placement, implementation, and servicing of student accident insurance coverages during at least one year starting after July 1, 2014 for at least two School Districts with a minimum number of enrolled students of 12,500.

### **EVALUATION AND SHORT LIST CRITERIA**

Those proposals meeting the Minimum Qualifications of Proposer will be evaluated further. For the purpose of accurately evaluating Student Accident Experience, separate scoring may be done based on the relevant experience and ability to provide scope of services specific to Student Accident coverages.

Initial Screening - From the firm's response to the RFQ, the firm's abilities will be objectively evaluated in accordance with those criteria listed below in the following sections, in the order presented. All criteria will be rated on a scale from 1 to 10; and 1 to 5; 10 and 5 being the "BEST".

Pursuant to Department of Education Rule 6A-1.012(15), the Board will negotiate and directly contract with the Proposer or Proposers whose proposal(s) is (are), in the Board's judgment, in its best interest. Among the criteria which the Board will consider in its evaluation of which Proposers, if any, to enter into negotiations are the following:

	<b>CRITERION</b>	<b>POINTS ASSIGNED</b>
<b>A.</b>	<p><b><u>Demonstration of competency and experience:</u></b> For the purpose of evaluating competency and experience, the Board is especially interested in the degree of relevant experience of the individual Designated Project Team with respect to the design, placement, implementation, and servicing of School Board insurance programs.</p> <p>The Board will give more weight to the competency and experience of the Designated Project Team who demonstrates experience with respect to the design, placement, implementation, and servicing of Florida government insurance programs.</p> <p>Other relevant experience with non-Florida School Boards which indicate the scope of services, experience and resources available from Proposer with respect to the services sought by the District will also be evaluated, but given less weight than experience with Florida School Boards and Florida government insurance programs.</p> <p>In addition to relevant government experience as described above, the District will consider other experience (i.e., experience non-government experience), since July 1, 2014, of the members of the Designated Project Team illustrating the scope of their experience with respect to the placement and servicing of insurance for others, similar to those services sought by the Board will also be evaluated, but given less weight than experience with Florida School Boards and Florida government insurance programs.</p>	1 - 10
<b>B.</b>	<p><b><u>Staff Qualifications:</u></b> For the purpose of determining professional qualifications of the members of the Proposer's Designated Project Team, the Staff Resume Form will be evaluated.</p>	1 - 5
<b>C.</b>	<p><b><u>Ability to Provide Scope of Services:</u></b> The willingness and ability of the Proposer to provide the services required in this RFQ.</p>	1 - 5
<b>D.</b>	<p><b><u>Other Resources:</u></b> In addition, Proposer's ability to provide other resources to the District will be considered, including safety and loss control, claims</p>	1 - 5

	management, claims advocacy, management information and reporting capabilities, and other services. The Board is especially interested in safety, claims advocacy and loss control programs available for Property & Casualty coverages. For Student Accident coverages the Board is especially interested in claim payment/policy services, premium collection methods, and ability and method by which materials will be distributed and collected to each school.	
<b>E.</b>	<b>Technical Approach:</b> Proposer's approach to the marketing, negotiating and placing of property and casualty insurance programs, student accident insurance programs, and providing the services described in the required Scope of Service to the District.	1 - 5
<b>F.</b>	<b>References:</b> Completed reference forms and any information received from references submitted as part of the Proposal may be considered as evidence of firm's Relevant Government Experience. Up to three (3) additional references demonstrating the Individual Project Team's experience will also be given consideration.	1 - 5
<b>G.</b>	<b>Broker Fees:</b> The method by which Proposers will be compensated including any applicable caps on compensation will be considered. Proposals that do not include additional fees for providing the required Scope of Services will be given preference. [Proposers only need to describe the method by which they will be compensated, actual fee quotes are not desired during this phase.]	1 - 5

### **INTERVIEWS**

After the firms have been evaluated based on their written applications, firms with the highest scores will be more closely considered through a presentation of their approach to perform this particular project. Time will be allowed for questions and answers after the presentation. The selected firms will be expected to address the following:

- Demonstration of competency and experience;
- Staff Qualifications;
- Ability to Provide Scope of Services;
- Other Resources;
- Technical Approach;
- References; and
- Broker Fees.

**SECTION IV**

**SERVICES REQUIRED**



**SECTION IV**  
**SERVICES REQUIRED**

**PLACEMENT OF COVERAGE/SERVICES**

The Prequalified Agent/Brokers, self-insurance funds and direct writing insurers will be given the opportunity to offer proposals for the District's insurance.

**ASSISTANCE IN DESIGN OF PROGRAM**

The proposal submissions in response to this RFQ are not to include specific recommendations for the District's insurance program. This will be requested in the next phase from the Proposers who are prequalified as a result of this RFQ processes. At which time, the District will release an RFP to the prequalified Proposers. Most, if not all, of the District's coverage shall be proposed, according to specifications which will be set forth in the RFP prepared by the District and Siver Insurance Consultants. However, the prequalified Proposers will be expected to review the District's insurance program and offer, as part of their proposals submissions in response to the RFP, constructive commentary and recommendations for modification to the District's insurance program and coverages, that will result in premium savings and provide coverage enhancements to the District's insurance program.

**SCOPE OF SERVICES****Placement of Insurance Coverages**

As described in Section III, Proposer may propose to provide agent/broker services for Student Accident Insurance Only, All Coverages Other Than Student Accident Insurance, or All Coverages Including Student Accident Insurance.

- Use its best efforts to place insurance coverage on the District's behalf.  
Included lines of insurance are:

Property  
Boiler & Machinery  
Excess Workers' Compensation  
Excess Third Party Liability  
School Leaders' Errors and Omissions Liability  
Student Medical Professional Liability  
Underground Storage Tank Liability  
Crime, Fidelity Bonds and other miscellaneous bonds  
Other Miscellaneous Property and Liability Coverages (as needed)

Student Accident Insurance  
Catastrophic Student Accident Insurance

### **Required Property and Casualty Insurance Management Services**

- Consult with the District to formulate a marketing strategy that focuses on delivering a cost-effective risk management strategy and structure based upon current market conditions. Agree upon and meet the District schedules for submissions and other work product. Suggest innovative coverage and risk financing solutions to reduce the District's cost of risk.
- Work with the District to produce comprehensive underwriting data and criteria for insurance carrier negotiations. Agent/broker will coordinate database of insured values and vehicle/equipments schedules. Agent/broker will coordinate the procurement of all underwriting information from various departments. Represent the District in negotiations with insurers, underwriters and other parties with regards to the insurance program.
- Formally present coverage submissions to agreed upon insurance carrier(s) and negotiate terms on behalf of the District.
- Annually, coordinate and provide the District with copies of catastrophe analysis studies to be used in the marketing of the property insurance program. [Does not apply if proposing Student Accident only.]
- Summarize the results of executing the marketing strategy developed with the District and communicate program recommendations.
- Provide consultation to the District on exposures, existing coverage, and the desirability and/or feasibility of potential program changes.
- Request change endorsements, when requested by the District or when otherwise necessary, ensuring accuracy and delivery in a timely manner.
- Administration of insurance program, including extensive policy review and issuance, invoicing, coordination and/or issuance of required documentation, i.e., automobile identification cards, certificates of insurance, and other program administration, as required by the District.
- Review accounting and billing data received from insurance markets on the District's behalf to ensure accuracy.
- Provide the District's Risk Management Department staff with access to risk management documents and insurance policies on-line and provide appropriate training to the District staff for effective use of system.
- Except with the prior written approval of the District, place insurance on behalf of the District with insurers that meet or exceed minimum financial guidelines or a Best rating of not less than "A-" as assigned by A.M. Best.

- Monitor published financial information of any insurers with whom the District's coverage is placed. Alert the District if the status of an insurer falls below A.M. Best guidelines herein.

### **Required Student Accident Insurance Management Services**

- Consult with the District to formulate a marketing strategy that focuses on delivering a cost-effective and affordable Student Accident Insurance Program. Agree upon and meet the District schedules for submissions and other work product. Suggest innovative coverage and risk financing solutions to reduce the District's cost of risk.
- Work with the District to produce comprehensive underwriting data and criteria for Student Accident Insurance carrier negotiations. Agent/broker will coordinate database of insured student rosters and schedules.
- Represent the District in negotiations with insurers, underwriters and other parties with regards to the insurance program.
- Summarize the results of executing the marketing strategy developed with the District and communicate program recommendations.
- Provide consultation to the District on exposures, existing coverage, and the desirability and/or feasibility of potential program changes.
- Request change endorsements, when requested by the District or when otherwise necessary, ensuring accuracy and delivery in a timely manner.
- Administration of insurance program, including extensive policy review and issuance, invoicing, coordination and/or issuance of required documentation, i.e., insured validation cards to verify receipt of payment and other program administration, as required by the District.
- Review accounting and billing data received from insurance markets on the District's behalf to ensure accuracy.
- Develop, print and assist with distribution of marketing materials for Student Accident Insurance.
- Submit for written approval to the School Board's designated risk management office, material intended for distribution through or to the schools.
- The successful proposer shall also submit an actual copy of any material intended for distribution to students or parents through the schools to the School Board's risk management office at least two weeks prior to delivery to the schools.

- Coordinate with the District and provide electronic lists of insured students to the School Board within sixty (60) days of the collection dates (opening of schools) in a format most suitable to the School Board's needs.
- Work with the School Board to develop and implement a system whereby appropriate staff at school sites can electronically access enrollment data without jeopardizing student privacy concerns and/or parents/families can access coverage and enrollment information via the internet.
- Coordinate with the School Board to develop and implement cancellation notification procedures to provide the appropriate school and the parents/family each with written notice.
- Either separate English and Spanish brochures must be provided, or the English brochures must have Spanish translations on the brochure for all pertinent information.
- Make premium envelopes and brochures available to all students at the beginning of the school year, with additional envelopes and brochures available for the beginning of each sports season.
- Provide, at a minimum, quarterly reports detailing the loss statistics.
- Summarize the results of the loss statistics data and provide consultation to the District regarding potential program changes based on the claims experience, policy terms, loss history, etc.
- Except with the prior written approval of the District, place insurance on behalf of the District with insurers that meet or exceed minimum financial guidelines or a Best rating of not less than "A-" as assigned by A.M. Best.
- Monitor published financial information of any insurers with whom the District's coverage is placed. Alert the District if the status of an insurer falls below A.M. Best guidelines herein.

#### **Property and Casualty Insurance Loss Control Services**

- Develop, with the District's assistance and involvement, loss control programs and strategies, including educational training, seminars, research, studies, and analysis of loss trends, and develop communication materials. Provide, at a minimum, quarterly reports detailing the loss control activities and results of the individual initiatives.
- Provide a full time, qualified loss control representative to assist with the implementation of such loss control programs and strategies.

- Loss control services will not be limited to property exposures but will also support the District workers' compensation program and other safety initiatives.

**Property and Casualty Insurance Claims Advocacy**

- Participate in periodic claims review meetings, as required by the District, to ensure accuracy of reserves and effective claims management.
- Coordinate claim information with designated adjusters.
- Assist with emergency procedures and disaster planning.
- Assist with claim and coverage disputes.

**Student Accident Insurance Claims Advocacy**

- Within thirty (30) days of notification of award, maintain a claims and policyholder's service office for the verification of eligibility, the answering of coverage questions, and the processing and handling of claims.
- The claims office must meet the requirements of Florida Statutes including, but not limited to, F.S. 627.661.
- The proposer(s) must provide toll free telephone and facsimile service serving Indian River County. In addition, the office must have the ability to provide full service to English and Spanish speaking individuals.

**SECTION V**

**PROPOSAL FORMS**

**SECTION V**

**PROPOSAL FORMS**

**THE SCHOOL DISTRICT OF INDIAN RIVER COUNTY  
SDIRC 04-0-2019JC PREQUALIFICATION**

**AGENT/BROKER**

Name of Firm: \_\_\_\_\_

Address of office from  
which primary services  
are to be rendered on  
Project: \_\_\_\_\_  
\_\_\_\_\_

Principal Account Executive: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_

E-Mail: \_\_\_\_\_

In the space following, provide a brief description of the firm (national, regional or local; size and structure).

**SERVICES PROPOSED**

As described in Section III of this RFQ, the District will allow Proposers to propose according to the three options described below. Please indicate which option applies to your proposal:

- \_\_\_\_\_ Student Accident Insurance Only
- \_\_\_\_\_ All Coverages Other Than Student Accident Insurance
- \_\_\_\_\_ All Coverages Including Student Accident Insurance

**DESIGNATED PROJECT TEAM**

Indicate the name, office address, telephone number and fax number of those individuals of your firm who, in accordance with Section III of this RFQ, will be members of the Designated Project Team and will directly provide the required services to the District, if your firm is selected as a Prequalified Agent/Brokers. This should include individuals who will be responsible for providing all services including any additional or ancillary services proposed.

Name:

Address:

\_\_\_\_\_

\_\_\_\_\_

Ph: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

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Ph: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_



**PRINCIPAL ACCOUNT EXECUTIVE(S)**

Each firm shall assign a specific individual as a Principal Account Executive for design and placement of the District’s Program and a specific individual (who can be the same individual) as a Principal Account Executive for the administration of the program after placement. Indicate below the specific individual(s), whom you have identified as a member of your Designated Project Team (on Page PF-2) who will serve as the Principal Account Executive(s):

\_\_\_\_\_ - Design and Placement

\_\_\_\_\_ - Administration of the Program after Placement

**QUALIFICATIONS OF PROPOSER TO MEET MINIMUM QUALIFICATION REQUIREMENTS**

**A. Properly Licensed**

Indicate the name and office address of that representative of the firm holding a Florida resident agent license for Property and Casualty coverage:

Qualification Under Florida Law -

Name:

Office Address:

\_\_\_\_\_

**B. Minimum Insurance Coverage**

Will your firm maintain a minimum of \$3,000,000 of Professional Liability insurance as required in this RFQ? \_\_\_\_\_

Professional Liability Insurance - Will your firm maintain a minimum of \$3,000,000 of Professional Liability insurance throughout the period for which your firm will be providing services and, if such coverage is on a claims-made basis, for three years after completion of all services? \_\_\_\_\_

**C. Minimum Experience**

Provide evidence of your firm’s Minimum Experience as defined in the Minimum Qualifications of the Proposer provision in Section III of this RFQ.

**a. For all coverages other than Student Accident Insurance:**

1. *At least one member of the Designated Project Team must have been primarily responsible for the design, placement, implementation, and servicing of property and casualty insurance coverages during at least one year starting after July 1, 2014 for at least one Florida School District*

Name of Florida School District:

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Dates of Service:

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Members of Designated Project Team responsible for the design, placement, implementation, and servicing of property and casualty insurance coverages:

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2. *At least one member of the Designated Project Team must have been primarily responsible for the design, placement, implementation, and servicing Property and Casualty Insurance coverages during at least one year starting after July 1, 2014 for at least one Florida government with minimum annual Property Values of \$250,000,000 or more, or Workers’ Compensation payrolls (as defined by NCCI) of \$75,000,000 or more.*

Name of Florida government

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Dates of Service:

---

Members of Designated Project Team responsible for the design, placement, implementation, and servicing of property and casualty insurance coverages:

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Property Values:

---

Annual Workers' Compensation Payroll:

---

**b. For Student Accident Insurance:**

- 1. At least one member of the Designated Project Team must have been primarily responsible for the design, placement, implementation, and servicing of Student Accident Insurance coverages during at least one year starting after July 1, 2014 for at least two Florida School Boards with a minimum number of enrolled students of 12,500.*

Name of Florida School Board:

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Dates of Service:

---

Members of Designated Project Team responsible for the design, placement, implementation, and servicing of Student Accident Insurance coverages:

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Number of students enrolled:

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## **EVALUATION CRITERIA**

### **Demonstration of Competency and Experience**

In addition to the Designated Project Team's experiences submitted to meet the Minimum Experience requirements and those provided as References. Include a description of any other relevant experience of the individual Designated Project Team with respect to the design, placement, implementation, and servicing of insurance programs.

### **Staff Qualifications**

Make copies of the Staff Resume Form found on Pages PF-6 and PF-7 and complete a separate copy for the Principal Account Executive(s) listed on Page PF-3 of this proposal and each member of the Designated Project Team listed on Page PF-2 of this proposal.

### **Willingness and Ability to Perform Scope of Services Required**

Attach an explanation of your firm's willingness and ability to provide each of the services required by the District as described in Section IV of this RFQ.

### **Other Resources and Capabilities**

Attach a description of the other resources and capabilities within your firm that would be available to the District, including safety and loss control, claims management, management information and reporting capabilities, and other services. Special emphasis should be placed on safety and loss control.

### **Technical Approach**

Describe how your firm will provide the required Scope of Services to the District. Indicate your firm's approach to the marketing and placement of property and casualty insurance programs, student accident insurance programs and interacting with insurers on behalf of the District. Include a summary of how your firm would propose to work with the District to market the District's insurance including coverage and pricing negotiations with the insurers on behalf of the District. Describe how wholesale/intermediary markets will be utilized in the performance of the contract.

Describe the services that your firm will provide for the district.

Describe your firm's vision of the insurance/risk financing program for the District.

Describe your firm's plan for managing the transition of insurance coverages and services for the District if you are given the award.

### **References**

Make copies of the Reference Form found on Page PF-8 and complete a separate copy for each of the projects which would provide evidence of your firm's Relevant Government Experience or Other Relevant Experience as defined in the Evaluation Criteria provision in Section III of this RFQ.

**Broker Fees**

Describe in detail the method by which your firm will be compensated including any applicable caps on that compensation. [Proposers only need to describe the method by which by which they will be compensated, actual fee quotes are not desired during this phase.]

**MATERIAL TO BE PROVIDED WITH PROPOSAL**

The original, six paper copies, and two electronic copies of your proposal should include, but not necessarily be limited to, the following:

- A. Completed and properly signed Proposal Forms as contained in Section V;
- B. Fully completed Staff Resume Forms for each of the individuals listed under Designated Project Team and Principal Account Executive(s) in Section V - Proposal Forms;
- C. An explanation of your firm's willingness and ability to provide all of the services required by the District as described in Section IV – Services Required;
- D. Fully completed Reference Form for each of the projects which provide evidence of your firm's Minimum Government Experience as defined in the Minimum Qualifications and up to three (3) additional references demonstrating the Individual Designated Project Team's experience.
- E. A description of the other resources and capabilities within your firm, with special emphasis on safety and loss control, including a resume of the safety/loss control specialist(s).
- F. Additional forms signed by an authorized representative, as appropriate.
- G. The two (2) electronic copies must contain MS-Word file(s) containing a completed copy of Section V – Proposal Forms, including any additional information provided as an additional attachment to the Proposal Forms.

**STAFF RESUME**

Proposer (Agent/Broker, Self-Insurance Fund  
or Direct Writing Insurer): \_\_\_\_\_

Designated Member of Project Team

Name of Member: \_\_\_\_\_

Office Address & Telephone Number: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Formal Education

Year Graduated: \_\_\_\_\_ Name of College: \_\_\_\_\_  
\_\_\_\_\_

Degree/Major: \_\_\_\_\_ Honors: \_\_\_\_\_  
\_\_\_\_\_

Licenses Maintained in Florida

Years of Commercial Lines Experience

\_\_\_\_\_ All States  
\_\_\_\_\_ Florida

Professional Designations

**STAFF RESUME  
(Continued)**

Professional Memberships

Employment History

Current Job Responsibilities

Expected Job Responsibilities for the District's Insurance Program

Other Relevant Experience/Qualifications

**REFERENCE FORM**

Agent/Broker, Self-Insurance Fund  
or Direct Writing Insurer: \_\_\_\_\_

Name of Client: \_\_\_\_\_

Address of Client: \_\_\_\_\_  
\_\_\_\_\_

Person with Client  
To Contact: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Years of Coverage: From \_\_\_\_\_ To \_\_\_\_\_

Total Insured Values: \_\_\_\_\_

Annual Payroll: \_\_\_\_\_

Number of Students: \_\_\_\_\_

Insurance Coverage Included: \_\_\_\_\_  
\_\_\_\_\_

Members of Designated Project Team who had primary responsibilities with this Client:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Description of services provided by members of the Designated Project Team:



**WARRANTY**

The undersigned, by the undersigned signature affixed hereon, warrants that:

- A. The undersigned is an authorized representative of the firm, and has submitted the answers and data on behalf of the firm;
- B. This Proposal is offered in full compliance with the Minimum Qualifications of Proposer set forth in Section III of this RFQ;
- C. The firm authorizes the District, its staff and consultants to contact any of the references provided in this proposal and specifically authorizes such references to release either orally or in writing any appropriate data with respect to the firm offering this proposal;
- D. The undersigned had carefully reviewed all of the answers and data provided in this proposal on behalf of the firm, and, after specific inquiry, believes all of the answers and data to be true and correct;
- E. The undersigned acknowledges receipt of the following addenda [indicate addenda numbers or, if applicable, none] \_\_\_\_\_

\_\_\_\_\_  
Signature of Authorized Representative

\_\_\_\_\_  
Name of Authorized Representative

\_\_\_\_\_  
Title of Authorized Representative

\_\_\_\_\_  
Typed Name of Firm

\_\_\_\_\_  
Date

**SECTION VI**

**EXHIBITS**

Type of Policy	Insurer	Brief Description of Coverage	Premium	Major Limits/Deductibles*
<b>Property</b> 3/1/2018 -3/1/2019	Lexington & Multiple Insurers	TIV \$3,682,721,650  All Risk of direct physical loss or damage including flood and earthquake, except as excluded.  Includes: Real & Personal Property, Miscellaneous Property, Machinery & Equipment, Mobile Equipment, Furniture or Fixtures, Improvements and Betterments, Inventory, Stock, EDP Hardware, Media and Data, Business Income-Gross Earning/Extra Expense, Vehicles.	\$838,850	<b>Limits:</b> \$125,000,000 Per Occ. Blnkt  <b>Sublimits:</b> \$125M Flood \$125M Earthquake \$125M Bldg. Ordinance \$125M Demolition \$125M Incr. Cost of Constr. \$5M Accts Receivable \$20M Debris Removal \$10M each E&O, Newly Acquired & Misc Unnamed. \$5M Fine Arts And additional sublimits as indicated on policy.  <b>Deductible:</b> \$100,000 per Occ. 5% Named Windstorm \$100,000 Min/\$25M Max.
<b>Terrorism</b> 3/1/2018-3/1/2019	Lloyd's of London	Scheduled Locations  For Physical Loss or Property Damage caused by an Act of Terrorism or Sabotage. Includes Business Interruption	\$11,945	<b>Limit:</b> \$100M Each Occurrence <b>Deductible:</b> \$100,000 Each Occurrence
<b>Boiler &amp; Machinery</b> 3/1/2018-3/1/2019	The Hartford Steam Boiler Inspection & Insurance Co.	Scheduled Locations	\$12,462	<b>Limits:</b> \$100M Equip. Breakdown Included – Property Damage Included – Business Income Included – Extra Expense Plus various sub-limits  <b>Deductible:</b> Direct - \$5,000 except A/C & Refrigerating Equip. of \$25 per HP, Min. of \$5,000 Indirect - 24 Hours
<b>Government Crime</b> 7/1/2018 – 7/1/2019	National Union Fire Insurance Company of Pittsburg, Pa.	Add. Faithful Performance. Gov't Emp. \$5M Constitutional Officers added by end.	\$4,150	<b>Limit/Per Occurrence SIR:</b> Emp. Theft \$5M/\$25K Forgery & Alt. \$1M/\$5K Ins. Premises: \$100K/\$5K Comp. Fraud: \$5M/\$25K Funds Trans: \$5M/\$25K Money Orders: \$5M/\$25K

Type of Policy	Insurer	Brief Description of Coverage	Premium	Major Limits/Deductibles*
<b>Excess Liability</b> <b>7/1/2018 – 7/1/2019</b>	Lloyds (BRIT Syndicate 2987)	Excess General Liability w/ Sexual Harassment and Sexual Abuse Liab.  Excess Auto Liability Garagekeepers Legal  Excess Employee Benefit Liab.  Excess Workers Compensation & Employers Liability  Excess Law Enforcement Liab. w/ Sexual Harassment and Sexual Abuse Liability.	\$68,803	<b>Limits/Self Insured Retentions:</b> <u>XS General Liability</u> \$2M Each Occurrence \$6M Annual Aggregate Sexual Harassment Liability \$2M Each Occurrence \$4M Annual Aggregate Sexual Abuse Liability \$2M Each Occurrence \$2M Annual Aggregate Premises Rented to Others \$1M Any One Occurrence SIRs: \$200,000 per Claimant \$300,000 per Occurrence Except: \$500,000 per Occ. for claim not under 768.28 Sexual Abuse: \$500,000  <u>XS Automobile Liability</u> \$2M Annual Aggregate \$250,000 Garagekeepers SIRs: \$200,000 per Claimant \$300,000 per Occurrence Except: \$500,000 per Occ. for claim not under 768.28  <u>Clash Coverage Workers Compensation</u> \$300,000 Clash Coverage  <u>XS Employee Benefit Liab.</u> \$2M Each Claim \$4M Annual Aggregate SIR: \$200,000  <u>XS Law Enforcement</u> \$2M Each Occurrence \$4M Annual Aggregate Sexual Harassment Liability \$2M Each Occurrence \$2M Annual Aggregate Sexual Abuse Liability \$2M Each Occurrence \$2M Annual Aggregate SIR's Law Enforcement: \$200,000 Sexual Harassment: \$200,000 Sexual Abuse: \$200,000

Type of Policy	Insurer	Brief Description of Coverage	Premium	Major Limits/Deductibles*
<b>Excess Sexual Misconduct</b> 7/25/2018-7/1/2019	Lloyds of London	TBD	\$47,576	\$2M Any one Victim \$2M All Victims  Maintenance Retention \$500,000 Per Victim
<b>Excess Workers' Compensation &amp; Employer's Liability</b> 7/1/2018-7/1/2020	Safety National	Specific Excess	\$47,578	<b>Limits:</b> Coverage A. Statutory Coverage B. \$2M Per Occ.  Self-Insured Retention: \$1M per Occurrence
<b>Cyber Liability</b> 7/1/2018 – 7/1/2019	AIG Specialty Insurance Co.	CyberEdge	\$13,119	<b>Limits:</b> \$3,500,000 Media Content Security & Privacy Network Interruption Event Management Cyber Extortion  Retention: \$25,000
<b>Accidental Death &amp; Dismemberment</b> 10/1/2018-10/1/2020	Hartford Life & Accident Insurance Company	ADD coverage for School Guards/Resource Off./Crossing Guards, Law Enforcement Officers Education Benefit under Principal Sum Disappearance coverage No aggregates	TBD	Standard coverage Benefits & Amounts based defined hazards.
<b>Facilities Use</b> 1/1/2018 – 1/1/2019	Scottsdale Insurance Co	TBD	\$582	<b>Limits:</b> \$1M/\$2M Med Pay: \$5,000
<b>Catastrophic Student Accident</b> 8/1/2018 – 8/1/2019	Gerber Life	TBD	\$21,287	\$1M Accident Medical Max. \$600,000 Sports Cash Disability Benefit for Interscholastic Athletics.  AD&D \$10,000 Death/\$5,000 Dismemberment. 10 year Benefit Period  Ded: \$25,000
<b>Storage Tank Liability</b> 6/16/18-6/16/19	Commerce and Industry Insurance Company	Claims-Made Includes Terrorism	\$2,377	<b>Liability Limit:</b> \$1M each incident \$2M agg (underground) \$2M agg (aboveground) <b>Clean Up:</b> \$1M/\$4M <b>SIR:</b> \$5,000 each incident
<b>Student Medical Professional Liability</b> 10/22/17-10/22/18	Liberty Insurance Underwriters, Inc.	Student Malpractice Blanket Liability for students participating in technical class/program.	\$2,106	<b>Liability:</b> \$1M/\$3M Sexual Misconduct: \$25,000

Type of Policy	Insurer	Brief Description of Coverage	Premium	Major Limits/Deductibles*
<b>Workplace Violence &amp; Stalking</b> 4/13/18 – 4/13/19	XL Catlin	Insured Persons: Directors Officers Employee Faculty Students	\$23,271	<b>Limits: \$3M Aggregate</b> Workplace Violence: \$3M Stalking Act:\$3M Legal Liability: \$3M Personal Accident: \$250k Indemnity Period: 120 Days Waiting Period: 6 hours
<b>Special Event General Liability</b> 7/1/2018 – 7/1/2019	Scottsdale Ins. Co	Schedule Special Events	\$2,660	<b>Limits: \$1M/\$2M</b> Med Pay: \$5,000

\*\*NOTE: Limits shown are abridged; they do not include any possible applicable sublimits, deductibles, or premium conditions that may apply.



**REQUIRED FORMS**



**REQUEST FOR PROPOSAL  
SDIRC 04-0-2019JC PREQUALIFICATION**

Date: October 25, 2018

Title: RFP for Prequalifications .....

This proposal must be submitted to the Director of Purchasing, School District of Indian River County, 6055 62<sup>nd</sup> Ave., Vero Beach, FL 32967 no later than:

**2:00 p.m. November 27, 2018**

**Anti-Collusion Statement**

The undersigned vendor has not divulged, discussed, or compared the proposal with other vendors and has not colluded with any other vendor or parties to the proposal. Vendor acknowledges that all information contained herein is part of the public domain as defined by the State of Florida Sunshine Laws.

Proposal Submitted By:

COMPANY NAME \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

CITY / STATE / ZIP \_\_\_\_\_

TELEPHONE \_\_\_\_\_ FAX \_\_\_\_\_

PRINT NAME OF AUTHORIZED REPRESENTATIVE \_\_\_\_\_

**SIGNATURE OF AUTHORIZED REPRESENTATIVE** \_\_\_\_\_

TITLE \_\_\_\_\_ DATE: \_\_\_\_\_

CONTACT PERSON: \_\_\_\_\_

**PROPOSALS SUBMITTED WITHOUT AN AUTHORIZED SIGNATURE WILL NOT BE CONSIDERED.**

Note: Entries must be completed in pen and ink or typewritten.

**DRUG-FREE WORKPLACE CERTIFICATION**

Preference must be given to vendors submitting a certification with their bid/proposal certifying they have a drug-free workplace in accordance with Section 287.887, Florida Statutes. This requirement affects all public entities of the State and becomes effective January 1, 1991. This special condition is as follows:

Identical Tie Bid - Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie bids will be followed if none of the tied vendors have a drug-free workplace program. A business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Vendor's Signature

\_\_\_\_\_  
Date

Must be executed and returned with bid at time of bid opening or within three (3) days of request.

