

Newport School District
Invitation for Bids

Proposal for the Following Coverage

PROPERTY AND LIABILITY COVERAGE
WORKERS' COMPENSATION COVERAGE
UNEMPLOYMENT COMPENSATION COVERAGE

Newport School District is requesting proposals for property and liability (general liability, property, boiler and machinery, crime, auto, volunteer accident coverage, and public officials scheduled bond) coverage, workers' compensation coverage, and unemployment compensation coverage. Coverage will be commencing July 1, 2016.

Sealed proposals shall be submitted to Terry L. Wiggin, School Business Administrator, Newport School District, 247 North Main Street, Newport, NH 03773 until 2:00 p.m. on April 15 2016 and will be publically opened immediately thereafter. Proposals shall be firm up to the expected effective date of July 1, 2016.

Proposals shall be sealed and endorsed with the name of the proposer and plainly marked "Proposal for Coverage". Proposals are to include the name of the coverage organization with which the coverage will be placed. If the coverage organization is not a New Hampshire 5-B Public Sector Risk Pool, it must have an A.M. Best Policyholder's rating of A- or better. Agents and companies other than 5-B Public Sector Risk Pools must be duly licensed to do business in the State of New Hampshire by the New Hampshire Insurance Department.

Newport School District reserves the right to reject any and all proposals, to waive any and all informalities or irregularities in proposals, and to accept the proposal deemed to be in the best interest of Newport School District

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PROPOSAL FOR COVERAGE

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PROPOSAL SPECIFICATIONS AND CONDITIONS

1. Newport School District is requesting pricing and coverage terms/conditions for the coverage listed below for the term of three years. It is expected that the first-year rates will be submitted along with a locked-in or not-to-exceed percentage of increase/decrease for year two and year three.
 - I. Property & Liability Coverage - Current Member Agreement and coverage summary containing amounts of protection and deductibles is attached for reference.
 - i. Property Coverage
 - ii. Boiler and Machinery Coverage
 - iii. Crime Coverage
 - iv. Public Officials Schedule Bond Coverage
 - v. Auto Coverage
 - vi. Comprehensive General Liability Coverage – including Personal Injury Liability, Property Damage Liability, Public Officials Errors and Omissions, Unfair Employment Practices, Employee Benefit Liability, Educators' Legal Liability (Errors and Omissions) Coverage, and Volunteer Liability Coverage
 - vii. Volunteer and/or Student Medical Expense Coverage
 - viii. Employed Lawyer Coverage (if applicable)
 - II. Workers' Compensation Coverage - Current Member Agreement is attached for reference.
 - III. Unemployment Compensation Coverage - Current Member Agreement is attached for reference.
2. All proposals must be sealed and marked "Proposal for Coverage." Failure to meet the specification contained herein may be cause for the rejection of a proposal.
3. Each proposal must include the enclosed bid forms and must contain the full name or names of the parties making the proposal and all persons interested therein. Each vendor shall state in their proposal the names of the coverage company or companies and/or program in which they propose the coverage.
4. The effective date of the coverage is July 1, 2016.
5. Coverage shall be written with a responsible company or companies, each of which is qualified and/or licensed in the State of New Hampshire. Surplus lines companies are not desired, but should be on the New Hampshire Insurance Department's "approved list." All non-5-B entities must carry a current A.M. Best Rating of A- or better, proof of which shall be included with each proposal. The financial condition of the organization

shall be subject to the review of Newport School District Vendor must include a list of all public entities located in New Hampshire covered by the proposing entity.

6. The entity submitting a proposal must provide evidence of the ability to provide effective, local claims administration and services to Newport School District The proposal shall include a synopsis of entity operations and a certificate verifying errors and omissions coverage for the entity in the minimum amount of one million dollars (\$1,000,000).
7. Newport School District seeks a primary comprehensive property, liability, board errors and omissions, and umbrella program to encompass all of its property and all of the activities associated with the operations of Newport School District. It is the desire of Newport School District to make an award to one vendor for all coverage lines requested; however, consideration will be given to awarding the three policies separately. Newport School District desires to award the property and liability coverage as one package. Where multiple policy discounts are offered, vendor must state premiums both with and without discounts.
8. Proposals submitted to or received by Newport School District shall impose no liability or obligation upon Newport School District, and Newport School District reserves the right to request future proposals at its discretion.
9. Newport School District prefers that the proposed policy shall provide coverage on an occurrence basis. If any segment of coverage is not occurrence based, this must be specified in the proposal. Additionally, any cost or other provision for tail coverage for the claims-made portion of Public Officials Liability coverage must be specified.
10. Any differences in the coverage or services provided in the new policy must be clearly identified. Also note any additional coverage offered that Newport School District is not currently receiving. Vendor shall provide a summary of policy exclusions and exceptions. Newport School District reserves the right to consider such exceptions before awarding the contract.
11. Throughout the year Newport School District uses property owned by others for various activities. Property owners generally require that Newport School District indemnify them from claims resulting from such use and name them as additional insured on our liability coverage. Please confirm availability of this option.
12. Please provide sample copies of all proposed coverage policies.
13. Please outline available payment options.
14. Please outline all parties that will be responsible for servicing Newport School District in conjunction with this bid (e.g., claims adjudication, loss prevention, member relations, and underwriting parties). Please include names and locations of these service units.
15. Loss prevention services (including the number of loss prevention specialists available to public entities), claims handling, and other services available to Newport School District must be outlined and must be applicable to all coverage lines. The successful bidding entity will be expected to attend Joint Loss Management Committee quarterly meetings. Please include a listing of all available trainings and indicate if these are available on-site, online or at a specified training location.

16. Newport School District reserves the right to reject any or all proposals, to waive any and all informalities, to cure irregularities in any proposal, and to accept the proposal or combination of proposals that, in its judgment, is the most favorable to Newport School District. Proposals that exceed the minimum specifications contained herein will be considered. No proposals shall be withdrawn for a period of sixty days subsequent to the opening of bids without the consent of Newport School District.
17. Newport School District reserves the right to award all, part, or none of the services requested in this Invitation for Bids. The award of this business will be based on a number of factors, including but not limited to cost. Newport School District reserves the right to give full and proper consideration to a vendor's knowledge, experience, reputation, and servicing facilities. Proposals other than the lowest price may be considered or awarded.
18. Newport School District will make every attempt to reply to reasonable information requests. Any discrepancies in or omissions from these specifications or questions regarding their meaning should be reported to Terry L. Wiggin, School Business Administrator at 603.865.9701 or twiggin@sau43.org
19. Newport School District will not be responsible for any cost related to the development or presentation of any vendor's proposal or for negotiation of any potential contract.
20. Send an email to Terry L. Wiggin, School Business Administrator, at twiggin@sau43.org to receive attachments electronically.

Attachments Available

- A – Property Liability - current Member Agreement
- B – Workers' Compensation and Unemployment - current Member Agreement
- C – Schedule of Exposures
- D – Property Liability Claims History
- E – Workers Compensation Claims History

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RESPONSE FORM

Complete a form for each carrier for which you are submitting a proposal. Enter coverage type, form, limit, deductible, and premium. Any differences in the coverage or services provided in the new policy must be clearly identified. Attach additional explanation sheets where necessary.

Name of Coverage Carrier / Program: _____

A.M. Best Rating (Commercial Carrier or Reinsurer): _____ (Attach proof)

A.M. Best Financial Size Class (Commercial Carrier or Reinsurer): _____

PREMIUM SUMMARY (Please provide detailed exhibits for each coverage):

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VENDOR INFORMATION

Each vendor must complete the following:

Name: _____

Street: _____

City: _____

State: _____ Zip: _____

Phone: _____ Fax: _____

I (we) hereby certify that I (we) are duly authorized and licensed representatives of the above-named organization and are legally permitted to make this proposal and quote for coverage to Newport School District and will enter into an agreement and/or binder for coverage with Newport School District on the effective dates requested, if awarded a contract in writing by May 16, 2016.

Signed:

_____ Date: _____

Printed Name: _____

Title: _____

Signed (if second signature required):

_____ Date: _____

Printed Name: _____

Title: _____