
ANNOUNCEMENT

Request for Proposal: Insurance for the
Brewster SE Joint Fire District

Sealed proposals for insurance, as specified in the attached pages, are invited on the property and casualty insurance requirements to become effective:

March 5, 2020

RFP Schedule

Issue Date:	October 3, 2019
Questions: Deadline to submit questions by e-mail	November 6, 2019
Proposal Due Date:	November 11, 2019
Review of Proposals:	November 13, 2019
Individual Firm Interviews/Presentations:	December 11, 2019 – February 12, 2020
Selection of Successful broker:	February 12, 2020
Contract Execution:	

This is a request for proposals and not an order for insurance. SEALED proposals and specimen policies should be mailed or hand-delivered to the following:

Brewster SE Joint Fire District

501 N. Main Street

Brewster, N.Y. 10509

GENERAL TERMS AND CONDITIONS

Name of Insured: Brewster SE Joint Fire District

Date Policies Are to Be Effective: March 5, 2019

Insurance Company Ratings

All coverage must be placed with an admitted insurer with an A. M. Best rating of A+ or better.

General Agency Information & Criteria:

1. *Added Value*

Bidders are urged to concentrate on the added value components of their proposals. Such added value may include but is not limited to: risk management solutions, assistance with calculations of assigned values and the adequacy of insurance, periodic review and analyses of losses and prevention thereof, monitoring of policy expiration dates and assistance in securing renewals within adequate time periods.

2. *Fee Structure*

The bidder should disclose how they will be paid for their services; whether fee or commission basis. Bidder should also disclose how and in what manner they may utilize consultants.

3. *References*

Please provide a current list of references that can be verified, If possible, references shall be professional service organizations and/or not-for-profit companies.

4. *Corporate Organization Chart*

Please provide an organization chart of your company showing the staffing and lines of authority for key personnel to be assigned to the contract. The relationship between those working on the account should be clearly illustrated.

Deviations from Specifications

All deviations from the specifications must be noted in detail by the bidder in writing at the time of submission of the formal bid. The absence of a written list of specification deviations at the time of submission of the bid will cause the bidders to be strictly accountable for furnishing coverages and services in full accordance with the specifications as written, and will be grounds for rejection upon delivery of any item(s) not fully meeting the specifications.

Specimen Policies

Every bid that is submitted must be accompanied by a complete set of current specimen policies and endorsements for every coverage form that is being proposed.

Award

Bids will be considered on the basis of all coverages combined. The insured wishes to deal with only one agent and, ideally, one company. The insured reserves the right to accept or reject any bid, and to accept the bid most advantageous as to coverage, services, and premium.

Premium Summary Page

The premium summary page must be completed and submitted. Other information in support of the bid may be attached.

PROPERTY

Coverage Amounts:	See attached property schedule
Covered Locations:	See attached property schedule
Real Property Valuation:	Guaranteed Replacement Cost
Personal Property Valuation:	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Guaranteed Replacement Cost
Co-Insurance:	Waived for both real and personal property losses
Deductible:	\$ 2,500
Special Deductibles:	\$1,000 for flood, 5% for earthquake and volcanic eruption per item.
Deductible Waiver:	Should a property claim occur in conjunction with a portable equipment or auto physical damage claim, only the largest deductible will apply; the other(s) will be waived.

Minimum Coverage Requirements:

- “All Risk” from any “covered causes of loss”, except for those specifically excluded
- Earthquake and Volcanic Action:
 - Up to full amount of coverage on buildings and contents (no sub-limit); 5% deductible per item
- Flood:
 - Up to full amount of coverage on buildings and contents (no sub-limit); \$1,000 deductible
 - Coverage for Backup of Sewers and Drains; Runoff from Surface Water
- Equipment Breakdown:
 - Comprehensive coverage for all on-premises equipment utilizing energy and off-premises equipment such as mobile cascade units, generators, portable pumping units and portable extrication devices; a covered accident must include, at minimum:
 - Steam boiler explosion
 - Mechanical breakdown (unless covered by the basic property form)
 - Damage caused by artificially generated electrical currents (unless covered by the basic property form)
 - Coverage Extensions to Include:
 - \$25,000 hazardous substance limit
 - Unlimited food spoilage
 - Expediting expenses

- Jurisdictional inspections as required by law on certain equipment
- Building Ordinance:
 - Coverage must be included for the loss of value of the undamaged portion of real property, the cost to demolish and clear the site, and the increased cost of construction according to code.
- Interruption of Power Off Premises:
 - Covered cause of loss with no distance restriction.
- Valuable Papers and Records
 - Actual costs incurred during the period of restoration
- Accounts Receivable:
 - Actual costs incurred as a result of a covered loss
- Loss of Income/Extra Expense:
 - Actual loss sustained during the 24 month period of restoration
 - Period of restoration includes increased time due to the enforcement of an ordinance or law
- Sirens and Antennas:
 - Covered as real property while at another location; must be associated with a covered premises
- Member's Residence
 - Up to \$1,000 deductible reimbursement for damage to member's residence while responding to an emergency on the insured's behalf. No deductible applies.
- Permanently Installed Property Off Premises:
 - Limit of \$125,000 for outdoor property permanently installed away from the insured's premises

Property - Minimum Coverage Requirements (Cont.):

- Personal Effects:
 - Members/employees - full replacement cost
 - All others - \$1,500 per person
 - Primary coverage
 - No deductible
 - Replacement cost valuation
- Arson Reward
 - Limit of \$ 25,000
- Glass:
 - Building glass for the same perils/limits as real property
 - Deductible waived when loss only involves building glass
- Deductible Waiver:
 - Should a property claim occur in conjunction with an Auto Physical Damage or Portable Equipment claim, only the largest deductible should apply; the other(s) should be waived
- Commandeered Property:
 - Full replacement cost basis, including loss of use coverage; no deductible applies if property belongs to a member

- \$2,500,000 Newly Acquired Real Property
- \$500,000 Personal Property at Newly Acquired Locations
- Debris Removal:
 - Actual incurred debris removal expenses
- \$100,000 Pollution Remediation for Scheduled Premises
- Personal Property Off Your Premises:
 - Greater of the highest personal property limit or \$25,000
- Fine Arts
 - Limit of \$50,000 owned by insured for which there is a certified appraisal, \$25,000 is provided if there is no certified appraisal subject to \$1,500 limit per item
- Lock and Key Replacement
 - Limit of \$25,000 to reimburse the insured for lock and key replacement after theft at insured's premises
- Trees, Shrubs, Plants and Lawns:
 - Full replacement cost; no limit per tree
- Unintentional Omissions of Real Property
 - Limit of \$500,000 in any one occurrence
- Vehicle Parts
 - Limit of \$25,000 for vehicle stock owned by insured at schedule location
- Computer Hardware Mechanical Breakdown
 - Covered cause of loss for personal property
- \$250,000 Computer Virus for Software per Occurrence
- \$250,000 Computer Software per Occurrence
- Crisis Incident Response
 - We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post crisis counseling services

CRIME

MONEY & SECURITIES

Standard Limit: \$ 30,000 per occurrence

\$ 250,000 Software Limit of Insurance

FIDELITY

POSITION SCHEDULE BOND

Position Covered: Treasurer **Limit:** \$ 1,700,000

Position Covered: District Chairman **Limit:** \$ 1,700,000

Position Covered: District Co-Chair **Limit:** \$ 1,700,000

PORTABLE EQUIPMENT

Coverage Amount:	Blanket – no dollar limit
Deductible:	\$ 250
Valuation:	Guaranteed Replacement Cost
Co-insurance:	None
Deductible Waiver:	Should a portable equipment claim occur in conjunction with a property or auto physical damage claim, only the largest deductible will apply; the other(s) will be waived.

Minimum Coverage Requirements:

- Coverage must be provided for all equipment owned by or furnished for the insured's regular use.
- \$50,000 of coverage should be provided for non-owned equipment temporarily in the insured's possession.
- Coverage should be provided for owned watercraft up to 100 HP with no length restriction.
- Coverage should be provided for all personal watercraft (jet skis, waverunners, etc.) owned by the insured or furnished for their regular use, regardless of the horsepower.
- Comprehensive coverage including the perils of flood, earthquake and contamination.
- Primary coverage on a full replacement cost basis without limit for personal effects of each member while engaged in official duties, not subject to any deductible.
- Coverage should be provided for expenses incurred in the reproduction of valuable papers and records if they are destroyed or damaged by a covered loss off premises.
- Any trailer carrying portable equipment should be covered as portable equipment.
- Coverage to replace obsolete chargers – when associated covered portable equipment is damaged an replaced
- Theft of portable equipment by member – limit of \$5,000 for portable equipment taken by a member no longer affiliated with the organization provided the portable equipment is reported as stolen. The most we will pay in a one year is \$10,000.
- Search and Rescue Dogs – insured for named perils when dog is scheduled by name, breed and value. No deductible applies. Newly acquired search and rescue dogs covered up to \$10,000 for up to 30 days.

AUTOMOBILE LIABILITY

Bodily Injury and Property Damage Liability:	\$ 1,000,000 Single Limit)	Any One Accident or Loss (Combined
Personal Injury Protection:	\$ 150,000	Per Insured
Uninsured/Underinsured Motorist:	\$ 1,000,000	Any One Accident or Loss
Non-Owned Auto Liability	X Primary Coverage Elected (120 Volunteers)	
Covered Vehicles:	See attached vehicle schedule	
Minimum Coverage Requirements:		

- Fellow Member Liability
- Hired/Borrowed Auto Liability
- Injury to Volunteers while performing official duties of the organization if not covered by Workers' Compensation
- Volunteers or employees as insureds when using their personal vehicles on behalf of the organization
- Bodily injury or property damage resulting from intentional acts must be covered, if actions are taken to protect life or property out of the use of a covered auto.
- Incidental Garage Liability
- Garage keepers Legal Liability - \$50,000 per "loss"
- Auto Pollution Liability
- Commandeered Auto Liability (primary)
- If elected above, primary non-owned auto liability coverage for volunteers, employees and elected or appointed officials' personally owned and hired vehicles – coverage expanded to primary coverage while these persons are driving their personal vehicle or hired vehicle while performing duties related to the conduct of the insured's business.

AUTOMOBILE PHYSICAL DAMAGE

Comprehensive Deductible:	See attached	Collision Deductible:	See attached
Covered Vehicles:	See attached vehicle schedule		
Automobile Valuation:	Agreed Value on all emergency vehicles		
Deductible Waiver:	Should an Auto Physical Damage claim occur in conjunction with a Property or Portable Equipment claim, only the largest deductible will apply; the other(s) will be waived.		

Minimum Coverage Requirements:

- If the estimated repair costs exceed 75% of the Agreed Value on the covered vehicle, the Organization shall be paid the lesser of the cost to replace the vehicle with a new vehicle or the Agreed Value.
- Freezing Coverage on special equipment common to emergency vehicles.
- Hired/Borrowed/Commandeered Auto Physical Damage coverage on an Actual Cash Value primary basis with a \$50 comprehensive deductible and a \$100 collision deductible.
- Customized Vehicle Extension to cover the cost of replacing custom features such as gold leaf lettering, sirens, radios, & light bars on the private passenger and service vehicles that are written on an Actual Cash Value basis.
- Physical Damage Reimbursement on an Actual Cash Value basis if not covered by personal insurance, or the amount of a member's deductible, if a member damages his/her personal vehicle while participating in an official duty of the organization.
- Rental Reimbursement for member's personally owned vehicles – when loss occurs en route, during, returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days. (not available in Virginia)

- Towing and Labor costs. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to final repair facility. A limit of \$2,500 applies.
- Rental Reimbursement coverage for Fire Trucks if no spare or reserve units are available. Limit of \$250 any one day for up to 40 days.
- Temporary Substitute Vehicles – loss will be settled based on the valuation method of owner's policy, up to \$1,000,000. Subject to the insured's deductible.
- Full glass coverage. No deductible for glass.
- Additional 25% of loss for incurred costs rendered to comply with the latest safety standards when the vehicle is repaired or a part is replaced.
- Direct primary coverage for loss to any auto while left with an insured's garage operation (if any), up to \$50,000 per loss with a \$250 comprehensive deductible and \$500 collision deductible.
- Regardless of the number of covered autos in a covered loss in a single emergency, only one deductible, the largest, shall apply to the entire event.

GENERAL LIABILITY

Limits: \$ 1,000,000 Per Occurrence
 \$ 3,000,000 Annual Aggregate

 \$ 10,000 Medical Payments

Minimum Coverage Requirements:

- Defense payments in addition to limits.
- Aggregate limit must apply per location, if more than one.
- Aggregate limit must apply per named insured, if more than one.
- Professional health care (medical malpractice) liability must cover all employees and volunteers, whether certified or not.
- Employees and volunteers must be insureds under the policy while acting on behalf of the named insured.
- "Good Samaritan" liability including bodily injury, property damage and Professional Health Care coverage for employees and volunteers.
- Bodily injury or property damage resulting from intentional acts must be covered, if actions are taken to protect life or property.
- "Host" liquor liability coverage must be included.
- Liquor liability coverage arising out of the serving or selling of alcoholic beverages must be included.
- Fellow member liability must be included.
- Fireworks liability as a result of the insured's fireworks events on an excess basis.
- Medical director (if any) must be covered for his/her administrative duties and hands-on activities.
- Injury to volunteer coverage must apply unless the named insured covers, or is required to cover, volunteers under Workers' Compensation.
- Pollution liability resulting from off-premises emergency operations, training activities and water runoff when cleaning equipment. (Not available in VT)
- Pollution liability arising out of an incident originating from an above ground storage tank, named peril basis.
- Owned watercraft liability for owned boats of 100 horsepower or less must be included.
- Personal watercraft (jet skis, wave runners, etc.) liability, whether owned by the insured or furnished for their regular use, regardless of the horsepower.
- Personal and Advertising Injury.

MANAGEMENT LIABILITY

Limits: \$ 1,000,000 Each Wrongful Act
 \$ 3,000,000 Annual Aggregate

Deductible: None

Minimum Coverage Requirements:

- Defense payments in addition to limits
- Liability for Monetary Damages:
 - The policy must apply to liability arising out of an actual or alleged act, error, or omission by or on behalf of the insured in the performance of the insured's operations.
- Injunctive Relief:
 - \$50,000 defense expense reimbursement for suits seeking action rather than money.
- Coverage Trigger (specify if claims made or occurrence)
 - If claims made basis, no retro date (full prior acts coverage).
- Definition of Insured:
 - Insured must be defined as the named insured, executive officers, directors, commissioners, trustees, employees and volunteers acting on behalf of the named insured, as well as former employees and volunteers.
 - Includes Estates Heirs and Legal Representatives
 - Includes Spouses
- Employee Benefits Liability
- Outside Directorship Liability:
 - Employees and volunteers must be covered (excess of any other insurance) when serving on the board of directors of any non-profit organization related to emergency services.
- Employment Related Practices Liability without exclusion for discrimination or harassment.
- Fair Labor Standard Act Suit Defense Coverage – Limit of \$100,000 each claim incurred.
- Unintentional Release of HIPPA Information – Limit of \$100,000 for the payment of fines and penalties assessed upon the insured for HIPPA violations.
- Cyber Liability
 - Protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- Privacy Crisis Management Expense
 - \$50,000 each privacy event / \$50,000 aggregate
 - Reimburses for expenses you incur as a result of a privacy crisis management event first occurring during the policy period.

EXCESS LIABILITY

Limits: \$ 10,000,000 Each Occurrence
 \$ 20,000,000 Annual Aggregate

Self-Insured Retention Limit: None

Coverage Form: Coverage must be at least as broad as the underlying policies.

Minimum Coverage Requirements:

- Following form Pollution Liability
- Excess (follow form) over Auto Liability, General Liability, Employers Liability (if applicable), and Management Liability if scheduled on underlying insurance.
-

VOLUNTEER FIREFIGHTER ENHANCED CANCER INSURANCE

Class 1:

Lump Sum Enhanced Cancer Benefit

Lifetime Maximum Benefit: \$50,000

Early Stage Cancer Benefit: \$6,250 per diagnosis of Cancer

Advanced Cancer Benefit: \$25,000 per diagnosis of Cancer

Enhanced Cancer Disability Benefit

Monthly Benefit Amount: \$1,500, minus Other Income Benefits

Benefit Waiting Period: 6 months from the date of the Total Disability

Maximum Benefit Period: 36 consecutive months

Enhanced Cancer Death Benefit \$50,000

ADDITIONAL SERVICES OR PROGRAMS OFFERED

- | | | |
|----------------------------------------|-----------------------------------------|-----------------------------|
| • 24-hour claims answering service | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Driver training programs | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Education and training programs | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Loss control services | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Free safety posters | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Client newsletters | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Free recordkeeping forms/safety kits | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Premium installment programs | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| • Local agent representation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

Agency submitting bid:

Agent who will service the
account:

PREMISES REQUIRING COVERAGE

501 North Main Street, Brewster, NY 10509 (station, statue, storage)

515 Route 312, Brewster, NY 10509 (station, storage and memorial)

Independent Way, Route 312 (Repeater)

VEHICLES AND APPARATUS REQUIRING COVERAGE

Veh No.	Year	Make	Class	ACV	Agreed Value	Comp. Ded.	Coll. Ded.
1	1998	KME	Pumper		\$200,000	\$0	\$500
2	1999	MACK	Tanker		\$200,000		\$500
3	2002	KME	Pumper		\$500,000		\$500
4	2003	CHEVY	Van	X			\$500
5	2007	KME	Pumper		\$500,000		\$500
6	2007	CHEVY	Tahoe	X			\$500
7	2008	SCOTTY	Trailer		\$70,000		\$500
8	2013	CHEVY	Amb		\$70,000		\$500
9	2014	SPART	Rescue		\$500,000		\$500
10	2015	CHEVY	Tahoe	X			\$500
11	2017	DODGE	Durango	X			\$500
12	2017	DODGE	Durango	X			\$500
13	2017	FORD	Amb		\$125,000		\$500
14	1990	PIERCE	Pumper		\$100,000		\$500
15	2000	FORD	Utility	X			\$500
16	2017	SEAGRAVE	Aerial		\$1,211,440		\$500
17	2017	SEAGRAVE	Pumper		\$897,898		\$500
18	2017	DODGE	Brush		\$200,000		\$500
19	2019	SEAGRAVE	Pumper		\$640,000		\$500
20	2019	DODGE	Truck	X			\$500