

City of Pekin



Workers Compensation and General Liability
Bid Package 2020

October 2019



**Request for Qualifications (RFP)
for
General Liability and Workers' Compensation Insurance**

The City of Pekin, Illinois is seeking alternative Requests for Proposals (RFP) from qualified entities for the property and casualty needs of the City of Pekin. To be considered RFPs shall be submitted by paper copy and must be clearly marked "RFP- General Liability and Workers' Compensation Insurance" to City Clerk, Sue McMillan, 111 S. Capitol St, Pekin IL 61554 by 10:00 A.M. Central Time November 5, 2019.

General Scope of Services

The City of Pekin (COP or City), as of October 2019 has participated in the Illinois Municipal League Risk Management Association's Min/Max program for over 10 years on an calendar year basis. The City requests proposals for general liability insurance and workers' compensation benefits for the calendar years beginning January 1, 2020.

REQUEST FOR PROPOSAL AND BID SPECIFICATIONS

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SECTION I

GENERAL INFORMATION

&

BID PROCEDURES

Introduction

The City of Pekin (COP or City), as of October 2019 has participated in the Illinois Municipal League Risk Management Association's Min/Max program for over 10 years on a calendar year basis. The City requests proposals for general liability insurance and workers' compensation benefits for the calendar years beginning January 1, 2020.

General Scope of Services

These bid specifications have been prepared to solicit alternative quotes for the property and casualty coverage needs of City of Pekin, Illinois, hereafter referred to as COP or City. As of October 2019, the City has participated in the Illinois Municipal League Risk Management Association's Min/Max program for over 10 years on a calendar year basis. The City requests proposals for general liability insurance and workers' compensation benefits for the calendar years beginning January 1, 2020.

A. Effective Date

Unless otherwise specified, the effective date of the coverage will be January 1, 2020 at 12:01 a.m. Central Standard Time. Policies shall be proposed for 2020 calendar year.

B. Underwriting Data

The underwriting, exposure, and loss data included in these specifications have been assembled by the City. While every effort has been made to ensure the accuracy of this information, it cannot be guaranteed. It shall be the responsibility of the successful bidder to review this information and work with the municipality on an ongoing basis to ensure all relevant exposures are included in the municipality's insurance coverage.

If it becomes necessary to revise any part of this bid, a written addendum will be provided to all bidders who have completed and returned the "Notice of Intent to Bid" form. The municipality is not bound by any oral representations, clarifications, or changes made in the written specifications by the municipality's employees, unless such clarification or change is provided to bidders in written addendum from an authorized representative of the municipality.

C. Agent/Broker and Insurer Requirements

All agents/brokers and insurers involved must be authorized and/or licensed to operate in the state of Illinois. If commercial insurers are used to provide quotes, such insurers must be licensed to operate in the state of Illinois by the Illinois Department of Insurance and may NOT be non-admitted or excess and surplus line carriers. Non-admitted or excess and surplus line carriers may only provide quotes as long as the agent/broker has diligently tried to quote with only licensed carriers or authorized intergovernmental self-insurance pools and has received three written declinations. The applications for coverage and the three written declinations must be included in any bid response that includes coverage by non-admitted or excess and surplus line carriers.

Commercial insurers must have a rating that is in the current edition of Best's Insurance Reports (A.M. Best) of at least "A" or better.

D. Compliance with Laws

All bidders shall observe and comply with all current rules, regulations, laws, and ordinances of local, state, and federal governments as they apply to this bidding process.

E. Bid Procedures

Qualified agencies/organizations/pools interested in performing the work described in this RFP are asked to provide the following information presented in a clear, comprehensive and concise manner, illustrating the capabilities, financial expertise of the bidding agency, financial expectations of the City and philosophy on adjudicating claims.

10. Bid Request Disclaimer. This bid request does not commit the municipality to enter into a contract, award any services related to this bid specification document, nor does it obligate the municipality to pay any costs incurred in preparation or submission of a proposal or in anticipation of a contract.

INSURANCE/COVERAGE SPECIFICATIONS

A. GENERAL COVERAGE PROVISIONS

Following are the general coverage provisions required on all insurance policies requested for the entity.

1. Inception Date. January 1, 2020 at 12:01 a.m. Central Standard Time for all policies.
2. Rating Plans. Any reports, periodic statements of value, audits, etc., that will be required of the entity must be clearly stated, otherwise, quotations will be regarded as final, flat premiums. Our current coverages that are auditable do not change the original premium charged. Therefore, to be comparable with our current coverage, any auditable coverage must state that it will not result in a premium change.

If premiums will be auditable, you must clearly state the terms of the audit.

3. Premium/Contribution Breakdown by Department. The successful bidder must be willing to provide a detailed premium/contribution breakdown as requested by the insured/member, such as by department for each line of coverage.

B. LIABILITY COVERAGES

1. All Liability Coverages

- a. Deductible: Bids must be provided for \$500.00 deductibles for all liability coverages.

If additional bids are to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$500 deductibles for all liability coverages.

2. Automobile Liability

- a. Deductible: Bids must be provided for \$500.00 deductible for automobile liability.

If additional bids are to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$500 deductibles for all liability coverages.

- b. Limits/Coverages:

\$8,000,000	Liability limit per occurrence for bodily/personal injuries and property damage combined single limit.
\$100,000	Liability limit each person and \$300,000 each accident for Uninsured/Underinsured Motorist Extension.

3. General Liability

- a. Form: Preference will be given to an occurrence based liability coverage form.
- b. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

- c. Limits/Coverages: Bodily injury, personal injury, property damage (including property of others in the care, custody or control of the municipality).

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate
\$3,000	Each person premises med pay
\$1,000,000	Per occurrence premises medical payments coverage

4. **Host and/or Special Event Liquor Liability**

a. Coverage: Preference will be given to an occurrence form extending liability for the sale or distribution of alcoholic beverages by reason of any local, state or federal liquor control laws now in force and all laws amendatory thereto; and that such extension included indemnity for loss of means of support.

b. Limit:

\$1,000,000	Per Occurrence
\$1,000,000	Annual Aggregate

c. Deductible: \$5,000 each loss

5. **Law Enforcement Liability** (if separate from general liability)

a. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

b. Coverage: Preference will be given to an occurrence form. Definition of personal injuries expanded to include discrimination and violation of civil rights. Intentional injury exclusion does not apply to corporal punishment.

c. Limits:

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate

6. **Incidental Medical Malpractice Liability (EMT's)** (if separate from general liability)

a. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

b. Coverage: Preference will be given to an occurrence form covering injury arising out of the rendering or failure to render professional medical services to any person or persons (other than employees of the named member injured during the course of their employment) by any duly qualified medical practitioner, nurse or technician employed or acting on behalf of the member (other than employed physicians), provided such liability is based solely upon error, negligence or mistake committed during the period of coverage.

c. Limit:

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate

7. **Public Officials Liability** (if separate from general liability)

- a. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

- b. If you want to give a claims-made bid, you may, but the original bid must include a quote for occurrence based public officials coverage.
- 90 days/months extended reporting period must be provided and cost must be provided in this bid for cost using current premiums (i.e. do not state 200% of annual premium – provide the actual cost using current premium).

- c. Coverage: Preference will be given to an occurrence based coverage forms.

- d. Limit:

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate

8. Employment Practices Liability (if separate from general liability)

- a. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

- b. If you want to give a claims-made bid, you may, but the original bid must include a quote for occurrence based Public Officials coverage.
- 90 days/months extended reporting period must be provided and cost must be provided in this bid for cost using current premiums (i.e. do not state 200% of annual premium – provide the actual cost using current premium).

- c. Coverage: Preference will be given to occurrence based coverage forms.

- d. Limit:

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate

9. Employee Benefits Liability (if separate from general liability)

- a. Deductible: Bids must be provided for \$0 deductibles for all liability coverages.

If additional bids which to be provided for various liability deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all liability coverages.

- b. If you want to give a claims-made bid, you may, but the original bid must include a quote for occurrence based Public Officials coverage.
- 90 days/months extended reporting period must be provided and cost must be provided in this bid for cost using current premiums (i.e. do not state 200% of annual premium – provide the actual cost using current premium).

- c. Coverage: Preference will be given to occurrence based coverage forms.

- d. Limit:

\$8,000,000	Per Occurrence
\$16,000,000	Annual Aggregate

C. UMBRELLA/EXCESS

General Liability: If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Auto Liability: If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Law Enforcement Liability: If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Incidental Medical Malpractice Liability (EMT's) (if separate from general liability): If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Public Officials Liability: If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Employment Practices Liability (if separate from general liability): If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

Employee Benefits Liability (if separate from general liability): If underlying is less than \$8,000,000 per occurrence/\$16,000,000 aggregate, then umbrella must be at least a total of \$8,000,000 per occurrence/\$16,000,000 aggregate.

- a. Deductible: \$0

D. CYBER LIABILITY

1. Coverage: Loss associated with information security and privacy.

2. Limit:

\$100,000	Web site publishing liability – <i>claims made</i>
\$100,000	Security breach liability – <i>claims made</i>
\$100,000	Replacement or restoration of electronic data - <i>occurrence</i>
\$100,000	Extortion threats – <i>occurrence</i>
\$100,000	Business income and extra expense - <i>occurrence</i>
\$100,000	Public relation expense - <i>occurrence</i>
\$100,000	Security breach expense - <i>occurrence</i>

3. If you want to give a claims-made bid, you may.
- If claims made, retro date is October 1, 2019.
 - 90 days/months extended reporting period must be provided and cost must be provided in this bid for cost using current premiums (i.e. do not state 200% of annual premium – provide the actual cost using current premium).
4. Deductible: \$5,000 each loss

E. WORKERS' COMPENSATION

1. Deductible: Bids must be provided for \$0 deductibles for all coverages.

If additional bids are to be provided for various deductible amounts, bidders may do so, but the original bid must include a price for \$0 deductibles for all coverages.

2. Coverage/Limits:

- a. Workers Compensation – Statutory benefits
- b. Employers’ Liability - \$3,000,000 each accident

3. Other Provisions:

- a. Preference will be given to carriers who will not provide year-end adjustments for auditable coverages.
- b. Proposal must state if premium is subject to retrospective rating or other year-end adjustment such as from audited payrolls.

F. PROPERTY COVERAGES

1. Buildings and Contents

- a. Property Covered: Real and personal property as reported to the carrier.
- b. Perils. All risks of direct physical loss or damage; flood and earthquake.
 - Mine subsidence coverage must be made available as an endorsement if not included in the coverage.
 - Preference will be given to carriers who will not exclude flood coverage in special flood hazard areas such as Flood Zone A. If the bid must exclude Flood Zone A coverage, then carrier must provide a bid for coverage for all buildings and property located in Flood Zone A. If coverage is provided thru the National Flood Insurance Program (NFIP), bid must include premium, limits for each location and contents as NFIP requires a separate policy for each building and its contents.
- c. Loss Valuation: Guaranteed replacement cost coverage with no cap, must be offered on any building whose value is computed by the carrier. For any property valued by the insured/member, guaranteed replacement cost must be offered at no less than a 130% cap.
- d. Coinsurance. No coinsurance shall apply. Agreed amount or coinsurance waiver provision.
- e. Deductibles:
 - Quotes for \$500 per loss are preferred.
 - Flood: Quotes for \$25,000 per occurrence are preferred.
 - Earthquake: Quotes for \$25,000 per occurrence are preferred.
- f. Limits/Coverages:

58,085,186	Total insured value for real and personal property coverage
\$5,000,000	Flood
\$5,000,000	Earthquake
\$50,000	Valuable Papers and Records
\$1,000,000	Automatic coverage for newly acquired buildings, contents, and personal property for at least 90 days from the date of acquisition

2. Auto Physical Damage

- a. Property Covered: Automobiles as reported to the carrier.
- b. Perils: All risks of direct physical loss or damage, flood and earthquake.

- c. Loss Valuation: Physical damage (collision and comprehensive) coverages shall be written on an actual cash value basis.

Functional replacement cost and replacement cost coverage for physical damage must be made available for firefighting vehicles.

- d. Deductibles: Bids must be provided for \$500 deductibles for physical damage (comprehensive and collision) coverages.

If additional bids wish to be provided for various physical damage deductible amounts, bidders may do so, but the original bid must include a price for \$500 deductibles for auto physical damage coverage.

Flood: Quotes for \$25,000 per occurrence are preferred.
 Earthquake: Quotes for \$25,000 per occurrence are preferred.

3. Mobile Equipment

- a. Property Covered: Mobile equipment as reported to the carrier.
- b. Perils: All risks of direct physical loss or damage, flood and earthquake.
- c. Loss Valuation: Options for actual cash value, functional replacement, and replacement cost should be provided.
- d. Deductibles: Bids must be provided for \$500 deductibles for mobile equipment coverages.

If additional bids wish to be provided for various mobile equipment deductible amounts, bidders may do so, but the original bid must include a price for \$500 deductibles for mobile equipment.

Flood: Quotes for \$25,000 per occurrence are preferred.
 Earthquake: Quotes for \$25,000 per occurrence are preferred.

G. EQUIPMENT BREAKDOWN (IF APPLICABLE)

- 1. Coverage: Examples of covered equipment include air conditioning units, emergency generators, heating and cooling systems, boilers, ventilation systems. Examples of covered loss includes mechanical breakdown, electrical arcing, artificially generated electrical currents, bulging, capping, or collapse of pressure vessels.

Deductible: \$500

Limits:

\$100,000	Spoilage
\$500,000 (maximum)	Ordinance or Law
\$100,000	Expediting Expenses
\$100,000	Data and Media
\$15,000 (per location, per coverage period)	“Fungus”, Wet Rot, Dry Rot
\$100,000	Hazardous Substance
\$500,000	Off Premises Equipment
\$1,000,000 (60 days)	Newly Acquired Properties
\$1,000,000	Extra Expense
\$150,000 (maximum)	Business Income
\$100,000	Water Damage

H. BOND AND CRIME COVERAGES

1. Crime

- a. Coverage: Loss of money or other property which the named member shall during the term of coverage, sustain or discover that it has sustained through larceny, theft, embezzlement, forgery,¹³

misappropriation, wrongful abstraction, willful misapplication or other fraudulent or dishonest act or acts committed by any one of its officials or employees, acting alone or in collusion with others.

Coverage also includes loss due to the acceptance of counterfeit U.S. currency or any post office or express company money order not paid when presented.

- b. Limit: \$100,000 per occurrence
- c. Deductible: \$500 per occurrence

2. **Faithful Performance (Bond)**

- a. Coverage: Loss caused to the named member through the failure of any of the named member's officials or employees to faithfully perform duties as prescribed by law when such failure has as its direct and immediate result a loss to money or securities and other property.
- b. Limit: As reported to the carrier

3. **Money and Securities**

- a. Coverage. Loss caused by reason of theft, burglary, robbery, kidnapping, disappearance or destruction of money or securities, at any premises occupied or used by the named member, or within a bank or trust company premises.

Loss caused by reason of theft, burglary, robbery, or disappearance or destruction of money or securities (other than by fraud or connivance of the named member's officials or employees), while in transit in the custody of the named member's officials or employees anywhere.

- b. Deductible: \$500 per occurrence
- c. Limits:

\$100,000	Within Premises
\$100,000	Outside Premises

4. **Forgery or Alteration**

- a. Coverage: Loss resulting directly from forgery or alteration (by other than a named member's official or employee) of, on or in any covered instrument (checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain), made or drawn upon the named member or one acting as the named member's agent.
- b. Deductible: \$500 per occurrence
- c. Limit: \$100,000 per occurrence

NOTICE OF INTENT TO BID

If you intend to submit a bid to provide any insurance coverage outlined in this request for bid, please sign, date, and return this form to the address below prior to the due date so you may receive addendums or additional information and responses to bidder questions.

City of Pekin
Sue McMillan, City Clerk
111 S. Capitol St
Pekin, IL 61554
smcmillan@ci.pekin.il.us

Date _____

Signature _____

Title _____

Company _____

Address _____

City, State, Zip _____

Telephone _____

Fax _____

E-mail Address _____

Website _____

SECTION II

BID RESPONSE FORM

LOSS CONTROL SERVICES

BID RESPONSE FORM
Loss Control Services

Carrier(s): _____

Agency: _____

Loss Control Provider: _____

Local governments need loss prevention/control services that address the risks that are unique to municipal entities. It is essential that anyone providing loss prevention/control services to the municipality be knowledgeable and experienced in serving local governmental entities. We need the following information to better analyze the services to be provided to the municipality.

1. Does the contribution/premium quoted include comprehensive loss control services?
Yes ____ No ____

If no, what will the additional fee be? \$ _____

2. Fee Structure: (if charged in addition to contribution/premium quoted)

Service	Fee

3. Are on-site training sessions provided and provided at no additional charge? Yes ____ No ____

If there is a charge, what are the costs? _____

Please describe available on-site training programs offered. _____

4. Are internet based training programs available at no additional charge? Yes ____ No ____

If there is a charge, what are the costs? _____

Who is the supplier? _____

Do they have a demo website? _____

5. Do your loss prevention services include access to loss prevention staff who are: 1) experienced in identifying potential exposures unique to local governments, and 2) qualified to offer training and other specific services necessary to reduce the potential exposure to losses?

Yes ____ No ____

6. Are the Loss Control Specialists who will provide services knowledgeable in the following areas?

	Yes	No
Public Safety (fire, police, emergency medical)	_____	_____
Public Utilities (water and wastewater)	_____	_____
Electric Utility Operations	_____	_____
Public Works	_____	_____
Building Inspections	_____	_____
General Operations of Local Government	_____	_____
Liability, Property and Workers' Compensation	_____	_____
Playground, Parks and Recreation Exposures	_____	_____

7. Will loss control specialists perform an on-site survey of the operations/facilities and provide the municipality with written recommendations along with appropriate up to date resource information to help address potential problem areas?

	_____	_____
--	-------	-------

8. Will loss control specialists attend monthly municipal safety committee meetings for free?

	_____	_____
--	-------	-------

9. Does your company certify and re-certify employees in flagging for free?

	_____	_____
--	-------	-------

10. Does your company offer a driver training program at no cost?

	_____	_____
--	-------	-------

11. Will you provide reports analyzing losses and recommending actions to minimize adverse claim trends?

	_____	_____
--	-------	-------

12. Are resources (i.e. sample policies, safety manuals, checklists) available to support development and implementation of loss control programs?

	_____	_____
--	-------	-------

13. Do you perform noise monitoring testing in accordance with Illinois OSHA standards?

	_____	_____
--	-------	-------

Is the cost included in the premiums?

	_____	_____
--	-------	-------

14. Do you have a video library that addresses safety issues applicable to local government operations which will be available for use by the municipality?

	_____	_____
--	-------	-------

15. Do you have certified playground inspectors on staff?

	_____	_____
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16. Do you perform ergonomic assessments at no cost to the municipality?

17. Do you provide the following training within the premium? If available for an additional fee, please indicate the fee.

	Yes	No	Additional Fee
Accident Investigation	_____	_____	_____
Fire Extinguisher Training	_____	_____	_____
Snowplow Safety	_____	_____	_____
Bloodborne Pathogens	_____	_____	_____
Job Safety Analysis	_____	_____	_____
Safety Committees	_____	_____	_____
Defensive Driver Training	_____	_____	_____
Personal Protection Equipment	_____	_____	_____
Public Officials Liability	_____	_____	_____
Law Enforcement Liability	_____	_____	_____
Chainsaw Safety	_____	_____	_____
Back Injury Prevention	_____	_____	_____
Operation of Emergency Vehicles (police and fire)	_____	_____	_____
Confined Space Entry	_____	_____	_____
Trenching and Excavation	_____	_____	_____
Public Works and Utilities Safety	_____	_____	_____
Sexual Harassment/Cultural Diversity	_____	_____	_____
Workplace Violence	_____	_____	_____

18. Attach a **Statements of Experience** briefly describing the background, public sector experience and collection capabilities of your firm including the approximate number of professional staff employed, how long the firm has been in business and how long the firm has been conducting municipal services or similar activities. The Statement of Experience should also outline the expertise and success the firm as had in communities of similar size that deliver a similar scope of services.

19. **Professional Background and Assigned Personnel** Provide names, titles, resumes and placement experience of the individual(s) who will be assigned to the engagement.

SECTION III

BID SUMMARY FORM

BID SUMMARY (Using Lowest Deductible Quoted)

A.

Liability Coverages Premium		Limit	Deductible
General Liability	\$ _____	\$ _____	\$ _____
Law Enforcement	\$ _____	\$ _____	\$ _____
Public Officials	\$ _____	\$ _____	\$ _____
Employment Practices	\$ _____	\$ _____	\$ _____
Auto Liability	\$ _____	\$ _____	\$ _____
Total	\$ _____		

B.

Umbrella/Excess Premium		Limits	Deductible
Higher Limits	\$ _____	\$ _____	\$ _____

C.

Property Coverages Premium		Limit	Deductible
Real & Personal Property	\$ _____	\$ _____	\$ _____
Machinery & Equipment Breakdown	\$ _____	\$ _____	\$ _____
Flood & Earthquake	\$ _____	\$ _____	\$ _____
Auto Physical Damage	\$ _____	\$ _____	\$ _____
Inland Marine (Mobile Equipment)	\$ _____	\$ _____	\$ _____
Total	\$ _____		

D.

Fidelity and Crime Premium		Limit	Deductible
Commercial Blanket Bond	\$ _____	\$ _____	\$ _____
Faithful Performance	\$ _____	\$ _____	\$ _____
Money & Securities	\$ _____	\$ _____	\$ _____
Forgery and Alteration	\$ _____	\$ _____	\$ _____
Total	\$ _____		

E.

Workers' Compensation Premium	Limits	Deductible
Workers' Compensation \$ _____	\$ _____	\$ _____

F.

Cyber Liability Premium	Limits	Deductible
Cyber Liability \$ _____	\$ _____	\$ _____

G.

Equipment Breakdown Premium	Limits	Deductible
Equipment Breakdown \$ _____	\$ _____	\$ _____

H.

Additional Charges/Credits (if any)	
Finance Charges	\$ _____
Taxes/Fees	\$ _____
Contribution Credit/Dividend	\$ _____
Other Charges/Credits	\$ _____
Total	\$ _____

TOTAL BID PACKAGE \$ _____