

# Requests for Proposals

## Selected Village Insurance Coverages

The Village of Alsip invites qualified brokerage firms or governmental insurance pools to submit sealed written proposals for the insurance coverages listed below for the May 1, 2019 and ending April 30, 2020 fiscal year.

### Scope of Services:

The Village of Alsip is seeking proposals for the worker's compensation, General Liability/Public Official Liability/Law Liability, Automobile (Liability & Auto Physical Damage), Primary Excess Liability (10M X 1M), Excess Liability (5M X 11M) coverages. See attached documents for more detail.

The Village intends to enter into an Agreement which shall include provisions, terms and conditions in substantially similar form to the attached documents which detail current coverages and brokerage services with the successful firm whose proposal is accepted by the Village.

### Community Profile:

The Village of Alsip was incorporated in 1927 and is located in Cook County within Worth Township and is approximately 15 mile southwest of downtown Chicago. The Village is approximately 10 square miles in area and has a population of 19,300.

### Submittal Requirements:

All insurance providers, whether a broker or an insurance pool, must submit the following information:

- 1) Completed proposal form signed by an authorized representative.
- 2) List of any proposed changes to or questions regarding the proposed insurance coverages or brokerage services. Indicate if you will not be able to comply with any provision included in the proposed coverages or brokerage services and why.
- 3) All companies or pools must be licensed to do business in the State of Illinois.
- 4) The Brokerage Company or Pool must have the expertise, licenses and resources to provide brokerage services for municipal coverage.
- 5) General information regarding the insurance provider and the underlying insurance companies, if any, that will demonstrate whether each of these companies or insurance pools have the adequately funded capacity (minimum A.M. Best rating of B+ or above), as well as the ability to provide quality insurance services to the Village of Alsip including:
  - a. Name of Firm;
  - b. Organization of firm (individual, corporation, partnership, joint venture, pool, etc.);
  - c. Local Address;
  - d. Telephone Number;
  - e. Fax Number;
  - f. E-mail Address;
  - g. Name and title of contact person;
  - h. Location of branch office, if any;
  - i. Number of dedicated personnel to the account;
  - j. A.M. Best rating levels; and
  - k. Any pool agreements and/or bylaws, including amendments, if applicable.

Again, the information above must be provided for both the insurance broker or pool and all of the underlying insurance companies or pools.

- 6) A contact list of at least five municipal clients currently being served in the State of Illinois.

## Contact Information:

Village Clerk Susan Petzel is available to provide additional information regarding the proposal process. She can be contacted at (708) 385-6902 or at [spetzel@villageofalsip.org](mailto:spetzel@villageofalsip.org).

Any request for interpretations should be submitted in writing. No oral interpretations will be provided. All interpretations will be summarized in the form of an addendum to the RFP, which will be mailed or emailed to each potential insurance provider that has made itself known to the Village.

## Submittal Instructions:

Proposals must be submitted in a sealed envelope, plainly marked "Sealed Insurance Coverage Proposal" with the Company's name and address on the front of the envelope, to:

Susan Petzel, Village Clerk  
Village Of Alsip  
4500 W. 123rd Street  
Alsip, IL 60803

All proposals must be received no later than 11:00 am, Monday, April 1st. The proposals will then be opened that Monday night at 7:30 pm at the Board Meeting and publically read. Any Proposals received after the above time period will not be opened or considered.

The Village shall not be liable for any expenses incurred by the insurance provider including, but not limited to, expenses associated with the preparation of the proposal, attendance at any presentation, or final contract negotiations.

## Selection Process:

All proposals will be submitted to the Village Clerk's Office and presented to the Village Board for a recommendation for approval or rejection. Companies may be requested to supply additional information if needed. Selection of an insurance provider will be based upon price, ability to service the Village of Alsip, and acceptance of the terms and conditions included in the proposed agreement.

The Village reserves the right to reject any and all proposals and the right in its sole discretion to accept the proposal it considers most favorable to the Village's interests. The Village reserves the right to select all insurance policies/coverages collectively or individually by policy/coverage. The Village further reserves the right to reject all proposals and seek new proposals when such procedure is deemed reasonable and in its best interests.

Proposals will be reviewed by either the Insurance Committee, which will make a recommendation to the full Village Board, or directly by the full Village Board which will award the contract on April 1st, April 15th, or at a Special Village Board Meeting at another time in April 2019.

The successful insurance provider(s) will be expected to initiate all underlying insurance coverages beginning on May 1st, 2019.

# Excess Liability (\$5M x \$11M)

Named Insured: Village of Alsip  
Policy Term: 5/1/19 to 5/1/20

## COVERAGE

Coverage	Limit
Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Retained Limit (Any One Occurrence)	\$ 0

## UNDERLYING COVERAGE

Policy Type	Limit
Excess Liability	\$10,000,000/\$10,000,000

## Terms & Conditions

25% minimum earned premium, No Flat Cancellation

### Notable Exclusions

- Asbestos
- Fungi or Bacteria
- Lead
- Access or Disclosure of Confidential or Personal Information and Data-Related Liability

\*As per the RFP, list any changes to the above exclusions.

# Public Entity Liability Coverages

Named Insured: Village of Alsip

Policy Term: 5/1/19 to 5/1/20

## General Liability Coverage - Occurrence Form

Coverage	Limit
General Aggregate	\$2,000,000
Products / Completed Operations Aggregate	\$2,000,000
Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Fire Legal Liability	\$500,000
Medical Payments	\$5,000
Bodily Injury Includes Mental Anguish	Included
Employee Benefits Injury	\$1,000,000
Professional Coverage for EMTs & Paramedics	Included
Liquor Liability included for short term events	Included
Volunteers as Insureds	Included
Blanket Additional Insureds	Included
Good Samaritan Liability	Included
Failure to Supply	\$250,000
Crisis Management Emergency Response Expense	\$10,000/\$30,000
Identity Theft Expenses	\$10,000/\$30,000
Workplace Violence Counseling	\$10,000/\$30,000

## Deductible

Coverage	Deductible
Failure to Supply	\$ 1,000

## Public Entity Liability Coverage - Claims Made Form

Coverage	Limit	Deductible
Public Officials Liability Limit - Each Wrongful Act	\$1,000,000	\$15,000
Public Officials Liability Limit - Aggregate	\$1,000,000	
Consent to Settle with 70/30 Soft Hammer Clause	Included	
Land Use Planning and Zoning	Included	

## Employment Practices Liability Coverage - Claims Made Form

Coverage	Limit	Deductible
Employment Practices Liability – Each Wrongful Act	\$1,000,000	\$25,000
Employment Practices Liability – Aggregate	\$1,000,000	
Includes Consent to Settle with 70/30 Soft Hammer Clause	Included	
No Exclusions or Sub-Limits for non-monetary, back-front wages or injunctive relief		

## Law Enforcement Liability Coverage - Occurrence Form

Coverage	Limit	Deductible
Law Enforcement Liability - Each Wrongful Act	\$1,000,000	\$25,000
Law Enforcement Liability - Each Person	\$1,000,000	
Law Enforcement Liability – Aggregate	\$1,000,000	
Consent to Settle with 70/30 Soft Hammer Clause	Included	
Line of Duty Death Coverage	Included	
Limited Sexual Abuse and Molestation Coverage	Included	

## Terms & Conditions

### Notable Exclusions

- Expected or Intended Injury
- Pollution
- Asbestos
- War
- Punitive Damages
- Breach of Contract
- Lead
- Fungi or Bacteria
- Nuclear Hazard
- Silica

\*This is not an all-inclusive list, please refer to your policy for a complete list of Exclusions

# Automobile

Named Insured: Village of Alsip

Policy Term: 5/1/19 to 5/1/20

Symbol(s)	Description	Limit
1	Bodily Injury & Property Damage Liability	\$1,000,000
	Medical Payments	Excluded
2	Uninsured Motorist	\$1,000,000
2	Underinsured Motorists	\$1,000,000
	Hired & Non Owned Autos	\$1,000,000
2	Comprehensive Deductible All Other	\$1,000
2	Comprehensive Deductible Fire Trucks	\$5,000
2	Collision Deductible All Other	\$1,000
2	Collision Deductible Fire Trucks	\$5,000
	Total Number of Vehicles Insured	83
	Emergency Service Portable Equipment (7 Fire Trucks @ \$12,000 limit per vehicle)	\$84,000

## Coverage Symbols

1: An Auto	4: Owned Autos Other Than Private Passenger Autos Only	7: Specifically Described Autos
2: Owned Autos	5: Owned Autos Subject to No-Fault	8: Hired Autos Only
3: Owned Private Passenger Autos Only	6: Owned Autos Subject to a Compulsory Uninsured Motorist Law	9: Non-Owned Autos Only

## Fire Trucks Covered at Replacement Cost

Year	Make	Model	VIN	Stated Amount
2001	Seagrave	1500 GPM	1F9E028T91CST2017	\$590,892
2002	Seagrave	100' Aerial	1F9F838T82CST2059	\$1,012,958
2007	Seagrave	Pumper	1F9EW28TX7CST2017	\$590,895
2012	Seagrave	2000 GPM	1F9EW28T1CCST2014	\$519,046
2011	Chevy	G4500	1GB6G5CLXB1175513	\$180,081
2013	Chevy	Ambulance	1GB6G5CL9D1173772	\$180,081
2008	Ford	E-450	1FDXE45P38DB55722	\$180,081

## Terms & Conditions

### Notable Coverages & Special Wording

- Composite Rated Policy
- Hired Auto Physical Damage coverage is included
- Governmental Bodies Amendatory Endorsement
- Deductible Waived for Glass Repair
- Illinois Stated Amount Insurance Endorsement

Notable Exclusions

- Expected or Intended Injury
- Asbestos
- Pollution
- Nuclear Hazard
- Handling of Property Except While Loading/Unloading from Covered Auto
- Punitive Damages
- Movement of Property by Mechanical Device Other Than Hand Truck
- War
- Racing
- Nuclear Hazard

\*As per the RFP, list any changes to the above exclusions.

# Excess Liability (\$10M x \$1M)

Named Insured: Village of Alsip  
 Policy Term: 5/1/19 to 5/1/20

Coverage	Limit
General Aggregate	\$10,000,000
Each Occurrence	\$10,000,000
Retained	\$0

## Underlying Coverages

Policy Type	Limit
Auto Liability	\$1,000,000
General Liability	\$1,000,000/\$2,000,000
Law Enforcement Liability	\$1,000,000/\$1,000,000
Public Officials Liability	\$1,000,000/\$1,000,000
Employment Practices Liability	\$1,000,000/\$1,000,000

## Terms & Conditions

### Notable Exclusions

- Access to or Disclosure of Confidential or Personal Information, Data-Related Liability and Internet Exclusion

\*As per the RFP, list any changes to the above exclusions.



# Workers Compensation

Named Insured: Village of Alsip

Policy Term: 5/1/19 to 5/1/20

Coverage	Limit
Bodily Injury by Accident	\$3,000,000 each accident
Bodily Injury by Disease	\$3,000,000 policy limit
Bodily Injury by Disease	\$3,000,000 each employee

\*The Village has provided information below intended for the sole use of quoting purposes.

## Most Recent Payroll Totals

Class Code	Description	Payroll
92	Fire Prevention	\$ 51,220
5506	Street Maintenance	\$ 848,900
7520	Waterworks	\$ 513,000
7710	Firefighters	\$ 3,563,300
7720	Policeman	\$ 3,803,000
8810	Clerical	\$ 1,314,700
9015	Building NOC	\$ 92,500
9102	Parks NOC	\$ 13,200
9402	Street Cleaning	\$ 15,000
9410	Municipal Employees	\$ 124,600

## Loss Development Trend

Year	Loss Development Factor
2014	1.294
2015	1.416
2016	1.850
2017	1.800
2018	Pending

# Services Currently Received

The Village currently receives the services listed below. Please list any services listed below that would not be offered, additional services that would be offered that are not listed below, or changes in the services listed below in any submitted proposal.

Services Currently Received By the Village:

- Broker representation, as requested, to attend Accident Review Board (ARB) meetings. ARB meetings are held with department heads, the Human Resources Manager, and others as requested (example: injured personnel and their supervisors), to review and discuss potential hazards and ways to remediate those hazards in order to reduce future injuries or other claims.
- Conduct quarterly formal claim reviews with Village representatives and TPRs, if applicable.
- Access to a trained safety consultant.
- Provide access to online training platforms for issues ranging for compliance, safety reduction, and other employee training topics.
- Receipt of incident and claim notification from the Village, with subsequent claim management and advocacy services.
- Provide list of polices as requested for the annual audit.