

REQUEST FOR INSURANCE PROPOSAL
PROPERTY AND CASUALTY COVERAGES
GENERAL PURPOSE AND PROCEDURES

The Board of Education of Leeton R-X School District is seeking insurance proposals for their Property/Casualty Insurance Coverages.

Interested insurance brokerage-agency firms must submit their proposals by completing the attached Request for Proposal (bid specifications) and Broker-Agent Qualification forms, and must meet the requirements contained in the specifications herein. The fully completed forms, signed by the authorized official of the insurance firm, must be received in the office of Leeton R-X School District c/o Susan Crooks, Superintendent, 500 North Main, Leeton, Missouri 64761.

The completed forms should be placed in a proposal envelope and marked on the outside of the envelope "Insurance Proposal - Sealed Bid". Proposals must be received by 3:00 p.m. November 20, 2019. No proposals will be accepted after this time and date. Bids will be good for 30 days and will be opened and read on November 21st at the regularly scheduled Board of Education meeting beginning 7:00 p.m. Coverage will be effective January 1, 2020 to December 31, 2020.

Deviation from the suggested format may be deemed sufficient cause for disqualification from the selection process. The Board of Education of Leeton R-X School District, from its duly authorized representative(s) reserves the right to accept or reject any or all proposals, to waive informalities in the bidding, and to make all decisions for the benefit of the Leeton R-X School District.

The Board of Education of Leeton R-X School District is seeking to award the Property-Casualty Insurance Coverages to one brokerage/agency firm with the experience, professionalism, business integrity and financial stability to act in the capacity of insurance broker-agent representing the Leeton R-X School District's best interest in consultation, design, procurement, placement, and servicing of the Property-Casualty insurance program.

The Board of Education of Leeton R-X School District will select the insurance firm most qualified based upon the completion of the Request for Proposal and Broker-Agent Qualification forms provided.

REQUEST FOR INSURANCE PROPOSAL
PROPERTY AND CASUALTY COVERAGES
GENERAL PURPOSE AND PROCEDURES

(Continued)

The following are minimum specifications required of the insurance firm.

- 1) Firm must have experience in servicing all aspects of insurance and risk management needs of School Districts and must provide a confidential list of all school district accounts now serviced by the firm's local office.
- 2) Firms must represent or have access to the major insurance companies that are markets for School Districts.
- 3) The firm must provide, per the Request for Proposal, insurance companies that are licensed and admitted in the state of Missouri and have a Best's Rating of A:VI or higher.
- 4) Insurance firm's local office staff must consist of personnel with experience, underwriting and rating ability to determine the school district's hazards and exposures and recommend and place proper coverage for such at equitable premium rates.
- 5) Insurance firm's staff must be able to provide competent building insurance valuation through the use of appraisal guides available to them through various insurance organizations.
- 6) Insurance firm's staff must have qualified personnel to work and monitor claims management and loss prevention activities with insurance companies or third party administrators.
- 7) Insurance firm must have a primary Account Executive and an Office Assistant for the School District account and designate a secondary Account Executive as backup.
- 8) Insurance firm must carry Broker-Agents Errors & Omissions Liability insurance with a minimum limit of \$5,000,000.

ADDITIONAL INFORMATION

Additional information should be requested in writing. Direct written requests to:

Susan Crooks, Superintendent

Leeton R-X School District

500 North Main Street

Leeton, Missouri 64761

660-653-2301

BROKER/AGENT QUALIFICATION AND PROPOSAL FORM

Complete and return the proposal form in a sealed envelope to the Superintendent's office of Leeton R-X School District, c/o Susan D. Crooks, 500 North Main Street, Leeton, Missouri 64761.

QUESTIONNAIRE

Fill out all parts as completely as possible. Attachments with supplemental information may be used, but must be keyed to the question numbers.

I. Firms's Office Information

A. Name of Firm: _____

Address: _____

Telephone: _____ Date Office Established: _____

Authorized Officers: _____

Signature: _____ Title: _____

B. Name of Parent Firm (if any): _____

Address: _____

Telephone: _____ Date Established: _____

C. Types of licenses held by local officers and Account Executives:

D. Agents/Brokers Errors & Omissions Limits: _____

Insurer: _____

BROKER/AGENT QUALIFICATION AND PROPOSAL FORM - (Continued)

E. Names and titles of key personnel in local office. Attach a brief insurance and professional qualification biography of each:

1. _____
2. _____
3. _____
4. _____

F. Names of assigned Account Executives (Primary and Secondary). Attach a brief insurance and professional qualification biography of each:

1. _____
2. _____

G. Names of personnel that can perform the following services.

1. Risk Management _____

2. Underwriting, rating and marketing _____

3. Building valuations _____

4. Surveys of hazards and exposures _____

H. Total number of persons in local office _____

II. Claims Administration Information - Attach answers to following questions:

A. Give an assessment of the technical qualifications of the personnel who will be monitoring/assisting claims management with insurance companies or third party administrators.

BROKER/AGENT QUALIFICATION AND PROPOSAL FORM - (Continued)

- B. If there are problems with the claims service provided to the Leeton R-X School District, what methods are available to resolve problems with the insurance company or third party administrator.
- C. Does your firm offer individuals with specially trained capabilities to assist insurance companies or third party administrators with extensive or catastrophic Property/Liability losses?

III. Loss Control Services

- A. Give background of the individuals who could assist insurance companies. Do they have direct School District experience?
- B. Will the Safety Program developed for the Leeton R-X School District be "tailored" and developed with the insurance firm's input.
- C. What quantitative measures will you put into place to monitor the effectiveness of the loss control program?

IV. Risk Information System - Company Loss Runs

- A. What are the capabilities of the system to provide monthly reports? What are the specific report titles? Attach examples.
- B. Can the loss runs be developed to meet specific needs of the Leeton R-X School District?
- C. How often will the insurance firm review the loss information with the Leeton R-X School District.

V. School District Insurance Experience of Local Office

- A. Names of principal insurance companies you represent as Agent or Broker, which you use for School District accounts.
 - 1. _____
 - 2. _____
 - 3. _____
 - 4. _____
 - 5. _____
 - 6. _____

BROKER/AGENT QUALIFICATION AND PROPOSAL FORM - (Continued)

B. List the school districts which you currently insure; designate "all" or which lines covered. Enclose the list in separate sealed envelope, marked "Confidential Account List" with your name on it, and staple to this form before placing in your delivery envelope. This Confidential Account List will not be publicly released, and will be referred to by number of accounts only, in the School District's Selection Process.

C. References: List the School District officials we may call for references for your firm.

1. Contact Person _____
School District _____
Telephone: _____

2. Contact Person _____
School District _____
Telephone: _____

3. Contact Person _____
School District _____
Telephone: _____

4. Contact Person _____
School District _____
Telephone: _____

5. Contact Person _____
School District _____
Telephone: _____

IV. General Statement, to summarize your method of operation and intended procedures in servicing an account of this nature (use attachment).

REQUEST FOR PROPOSAL

PROPERTY/CASUALTY INSURANCE COVERAGES

BUILDING & CONTENTS

Real & Personal Property

SPECIAL PROPERTY COVERAGES

Glass coverage, Automatic Builder's Risk, Property of Others,
Newly Acquired Properties, Improvements and Betterments,
Outdoor Property and Blanket Earnings and Extra Expense Coverages
Catastrophic Violent Acts, Terrorism,

INLAND MARINE COVERAGES

Data Processing Equipment, Data Processing Media,
Athletic Equipment, Audio-Visual Equipment,
Laboratory Equipment, Musical Instruments,
Maintenance Equipment, Valuable Papers,
Accounts Receivables, Fine Arts, Lights
Transit coverage, Groundskeeping Equipment &
Misc. Property

GENERAL LIABILITY COVERAGES

Bodily Injury, Property Damage, Personal Injury,
Products and Completed Operations, Teachers Liability,
and other Due Process (I.E.P.) Coverage

MISCELLANEOUS MEDICAL MALPRACTICE

Nurses, Student Nurses and Allied Health Programs

SCHOOL BOARD LEGAL LIABILITY

Errors and Omissions Coverage

AUTOMOBILE COVERAGES

Automobile Liability
Automobile Physical Damage
Garage Coverages

CRIME COVERAGES

Blanket Employee Dishonesty Bond, including Faithful Performance,
Money and Securities Inside, Money and Securities Outside,
Money Orders & Counterfeit Papers & Depositors Forgery

BOILER & MACHINERY (EQUIPMENT BREAKDOWN) COVERAGES

TREASURER'S BONDS

SPECIAL EVENTS LIABILITY

WORKERS' COMPENSATION

EMPLOYERS PRACTICES LIABILITY

POLLUTION COVERAGE

SPECIAL EDUCATION DUE PROCESS

SUMMER SPORTS CATASTROPHIC ACCIDENT COVERAGE

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR BUILDING AND CONTENTS

Replacement Cost per Statement of Values

\$1,000 Deductible on Buildings

\$1,000 Deductible on Contents

Only one Deductible per Occurrence Applies

No Coinsurance

"All Risk" coverage including:

Theft

Flood

Earthquake

Collapse of Buildings

See attached Statement of Values for Building and Contents limits and underwriting information

UNDERWRITING INFORMATION - BUILDING & CONTENTS
STATEMENT OF VALUES
REPLACEMENT COST PER STATEMENT OF VALUES

	Name or Use of Building	Address	Year Built	No. Stories	Total Sq. Ft.	Type of Construction	Building Value	Contents Value	Total Location Values
1.	Main School Building	500 North Main Leeton, MO 64761	1942- 2016	1	75,530	Pre-Engineered – noncombustible	\$12,964,000	\$2,820,700	
2.	Early Childhood Center	500 North Main Leeton, MO 64761	2001	1	2,400	Prefabricated modular	\$117,775	\$69,000	
3.	Greenhouse	500 North Main Leeton, MO 64761	2006	1	875	Fiberglass and steel	\$64,800	\$1,000	
4.	Maintenance Building	500 North Main Leeton, MO 64761	2008	1	2,800	Pre-Engineered Metal	\$152,100	\$61,075	
5.	Concession Stand	500 North Main Leeton, MO 64761	2010	1	392	Pre-Engineered Wood	\$17,150	\$11,585	

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR SPECIAL PROPERTY COVERAGES

1. Glass Coverage - Outside and Inside Glass
Cost to Replace Glass
All Risk Including Flood & Earthquake
\$1,000 Deductible per Occurrence
2. Automatic Builder's Risk - \$50,000,000 Limit
All Risk Coverage Including Flood & Earthquake
\$1,000 Deductible
3. Property of Others
4. Newly Acquired Properties
5. Improvements and Betterments
6. Outdoor Property
Trees, Shrubs, and Plants
Limit - \$250 per Tree, Shrub or Plant, but no more than \$1,000 total Occurrence
Deductible - \$50 per Occurrence
7. Blanket Earnings & Extra Expense - \$500,000 limit
No Deductible

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR INLAND MARINE COVERAGES

Replacement Cost per stated limits

\$1,000 deductible

"All Risk" - Including Theft, Flood and Earthquake

No scheduling required

All equipment including:

Data Processing Equipment

Data Processing Media

Athletic Equipment

Audio-Visual Equipment

Laboratory Equipment

Musical Instruments

Maintenance Equipment

Valuable Papers

Accounts Receivables

Fine Arts

Lights

Transit Coverage

Groundskeeping Equipment

Miscellaneous Property

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR GENERAL LIABILITY

Limits - \$3,000,000 each occurrence

No Annual Aggregate

No Deductible

Includes the following coverages:

Bodily Injury

Property Damage

Premises Operations

Personal Injury - Libel, Slander, Defamation of Character, Mental Anguish, False Arrest, False Imprisonment, Wrongful Eviction, Wrongful Entry, and Malicious Prosecution

Teacher Liability/Corporal Punishment

Products and Completed Operations

World Wide Products - If suit/claim is brought in the United States

Civil Rights - Respects Bodily Injury/Property Damage

Advertising Liability

Athletic Participation

Blanket Contractual - Oral and Written

Explosion, Collapse, and Underground Property Damage

Incidental Malpractice

Host Liquor Liability

Employees and Volunteers as Additional Insureds

Employee Benefits Liability

Assault & Battery by an Employee - Provided that they are held legally liable for their action and assault and battery was not committed by or at the direction of the school district except when committed for the purpose of protecting life and property owned by or in the care, custody and control of the member.

School Sponsored Special Events

Broad Form Property Damage

Extended Bodily Injury

Independent Contractors

Fire Legal Liability

Newly Acquired Properties

AIDS Discrimination

Sexual Misconduct

Pollution Liability

\$500,000 Limit - Asbestosis

GENERAL LIABILITY
UNDERWRITING INFORMATION

A. Please answer the following questions using current information.

1. Number of Preschool Students: 37
 Number of Students K-8: 195
 Number of Students 9-12: 111

 TOTAL 343

2. Number of Employees: 60

3. Estimated number of participants in the following sports:

Sport/Activity	Number of Participants	Sport/Activity	Number of Participants
Football	12	Basketball	45
Softball	20	Baseball	20
Track	40	Cheerleading	35
Dance	15	Color Guard	20

4. Admissions to Outside Stadiums (# of People) 550

5. Estimated Annual Contracted Work \$30,000

9. Security Staff:

School Resource Officer is defined as a commissioned law enforcement officer or security guard. School Protection Officer is an employee of the district that meets all criteria in SB 656 including but limited to board approval and all POST required training.

Do you have a School Resource Officer? _____ No ¼ time Yes
 Are they contracted or employed? X Contracted _____ Employed
 Do you have a School Protection Officer? X No _____ Yes
 Are they contracted or employed? _____ Contracted _____ Employed

9. Stadiums/Bleachers

<u>Location</u>	<u>Seating Capacity</u>
<u>Softball Field</u>	60
<u>Baseball Field</u>	100
<u>Gym Bleachers</u>	752

Are Certificates of Insurance required with District
named as additional insured: X Yes ___ No

Limits of Liability required on certificate: \$ 100,000,000

11. Total current budget 3,817,000

12. Number of Athletic Fields

A. Track	<u>0</u>
B. Baseball	<u>1</u>
C. Softball	<u>1</u>

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR SCHOOL BOARD LEGAL LIABILITY COVERAGES

Limits - \$3,000,000 per claim

\$6,000,000 Aggregate

No Deductible

Claims-Made Form

Includes Unknown Prior Acts

Includes I.E.P. Administrative Hearings

\$30,000

Limit:

\$ 1,000 Deductible

Covers the School District, all Board Members, all Employees, Student Teachers and Volunteers while acting within the scope of their duties.

Underwriting Information

1. Number of Board Members	<u>7</u>
2. Number of Teachers	<u>29</u>
3. Number of Student Teachers	<u>0</u>
4. Number of Administrators	<u>4</u>
5. Number of All Other Employees	<u>27</u>

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR AUTOMOBILE COVERAGES

AUTOMOBILE LIABILITY

Limits - \$3,000,000 per Occurrence
No Annual Aggregate
No Deductible

Includes the following:

- Bodily Injury Liability
- Property Damage Liability
- Uninsured Motorists
- Underinsured Motorists
- Employers Non-Ownership Liability
- Hired and Non-Owned Liability
- Garage Liability

AUTOMOBILE PHYSICAL DAMAGE

Limits - Actual Cash Value of the Vehicle

Comprehensive - \$1,000 Deductible
Collision - \$1,000 Deductible
Garagekeepers Legal Liability - \$1,000 Deductible

Special Coverages

Towing - \$500 for Towing and Labor Costs
Transportation Expenses - \$25 per day as a result of a total theft of a covered vehicle

AUTOMOBILE COVERAGES
UNDERWRITING INFORMATION

A. Number of:

Private Passenger cars	6__
Vans, Pickups and all other light trucks (up to 10,000 lbs. GVW)	<u> 0 </u>
Medium trucks (10,001 to 20,000 lbs. GVW)	<u> 0 </u>
Heavy trucks (Over 20,000 lbs. GVW)	<u> 0 </u>
Buses with 0-15 capacity	<u> 0 </u>
Buses with 15-40 capacity	<u> 0 </u>
Buses with 40-60 capacity	<u> 0 </u>
Buses with 60-80 capacity	<u> 0 </u>
Buses with 80-100 capacity	<u> 0 </u>
Tractor Trailer	<u> 0 </u>
Trailers	<u> 1 </u>

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE
SPECIFICATIONS FOR CRIME COVERAGES

Limits - \$2,000,000 per Occurrence
\$1,000 Deductible

Covers the following:

Blanket Employee Dishonesty Bond including Faithful Performance
Money and Securities - Inside
Money and Securities - Outside
Money Orders and Counterfeit Papers
Depositors Forgery

Underwriting Information

Number of Class I Employees	<u>6</u>
(Class I Employees are those who handle money as part of regular duty)	
Number of All Other Employees	<u>54</u>

Description of Burglar Alarm Systems:

Night Watch Security System, Sedalia MO - Includes motion sensor alarms,
Midwest Digital System – Cameras and security doors

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE
SPECIFICATIONS FOR TREASURER'S BONDS

Limits - \$50,000 per Occurrence
No Deductible

Underwriting Information

Name of District Treasurer:
Leeton R-X School District
Emma Jones, Treasure
500 North Main
Leeton, MO 64761

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

SPECIFICATIONS FOR BOILER & MACHINERY COVERAGES

Limits - \$100,000,000 per Occurrence
\$1,000 Deductible per Occurrence except Air Conditioning Units:

- 0 - 25 H.P. - \$500 Deductible
- 26 - 50 H.P. - \$1,500 Deductible
- 51 - 75 H.P. - \$2,500 Deductible
- 76 - 100 H.P. - \$5,000 Deductible
- 101 H.P. & Greater - \$7,500 Deductible
- Centrifugal Type - \$15,000 Deductible

Broad Form Repair & Replacement Basis

Provides the following coverages:

- Property of Insured
- Expediting Expenses
- Liability for Property of Others
- Defense, Settlement and Supplementary Payments
- Refrigeration Interruption
- Business Interruption & Extra Expense
- Service Interruption
- Joint Loss Agreement

Underwriting Information

Number of Property Locations

1

Insurance company will inspect premises and schedule Objects

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE
SPECIFICATIONS FOR WORKERS' COMPENSATION COVERAGES

Limits - Statutory

No Deductible

Employers Liability Limits:

- A. Each Accident - \$1,000,000
- B. Disease - Each Employee - \$1,000,000
- C. Disease - Policy Limit - \$1,000,000

Underwriting Information

Payrolls based upon current budget

Classification	Code	Total Payroll
Professional & Clerical Employees	8868	\$1,852,587.00
Bus Drivers	7380	0
All Other Employees - Incl. Cooks & Custodians	9101	\$162,542.00

Workers' Compensation Experience Modification Factor - 0.81

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE
SPECIFICATIONS FOR SPECIAL EVENTS LIABILITY COVERAGES

Limits - \$1,000,000 per Occurrence
\$0 Deductible

Provides General Liability coverages for Third Party Organizations, using the District's Premises for their Special Activities.

Underwriting Information

Type of Special Events:

Fundraisers, Basketball Tournaments, Plays, School Carnivals (without rides)

Number of Annual Special Events:

3-7

Number of Attendees at Special Events:

100-250

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

LOSS HISTORY

LOSS EXPERIENCE INFORMATION

	<u># of Claims</u>	<u>Paid</u>	<u>Reserved</u>	<u>Total</u>
Property				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	_____	_____	_____	_____
2017	_____	_____	_____	_____
2018	_____	_____	_____	_____
General Liability				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	_____	_____	_____	_____
2017	_____	_____	_____	_____
2018	_____	_____	_____	_____
Automobile Liability				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	_____	_____	_____	_____
2017	_____	_____	_____	_____
2018	_____	_____	_____	_____
Automobile Physical Damage				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	_____	_____	_____	_____
2017	_____	_____	_____	_____
2018	_____	_____	_____	_____
School Board Liability				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	_____	_____	_____	_____
2017	_____	_____	_____	_____
2018	<u> 1</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>

REQUEST FOR PROPOSAL - PROPERTY/CASUALTY INSURANCE

LOSS EXPERIENCE INFORMATION - (Continued)

	<u># of Claims</u>	<u>Paid</u>	<u>Reserved</u>	<u>Total</u>
Workers' Compensation				
2014	_____	_____	_____	_____
2015	_____	_____	_____	_____
2016	<u>3</u>	<u>\$5831.57</u>	<u>0</u>	<u>\$5831.57</u>
2017	_____	_____	_____	_____
2018	_____	_____	_____	_____

CYBER LIABILITY

LIMITS OF LIABILITY:

\$2,000,000 each claim
\$10,000,000 annual program aggregate

COVERAGES:

Media Content Services Liability –

Actual or alleged personal injury, by reason of an act, error or omission in the performance of media communications, by the Insured or by someone for whom the Insured is legally responsible, including liability assumed under contract.

Network Security Liability –

Claims by reason of an act, error or omission by the Insured in providing or managing the security of a computer system for others for a fee that either (i) causes a network breach, or (ii) prevents a third party who is authorized to do so from gaining access to a computer system.

Privacy Liability (\$1,000,000 sublimit and \$10,000 deductible each) –

1. Privacy notification costs to comply with a breach notification law due to the Insured's failure to prevent unauthorized access, to the extent such unauthorized access results in a data breach from a computer system.
2. Regulatory fines and claim expenses as a result of a regulatory proceeding from a violation of a privacy law.

First Party Extortion Threat –

Extortion damages as a result of an extortion threat by a person other than an Insured or any person acting or proceeding with the knowledge and consent of, at the direction or request of, or with the assistance of an Insured.

First Party Crisis Management –

Fees for public relations consultants for the purpose of averting or reducing damage to the Insured's reputation from a network breach to the Insured's computer system or a privacy wrongful act.

First Party Business Interruption –

Reduction in business income during an actual interruption of the use of the computer system of the Insured from a network breach to the Insured's computer system or other system failure.

IN ADDITION TO INSURANCE COVERAGE THE FOLLOWING TRAININGS WILL BE PROVIDED FOR DISTRICT EMPLOYEES USING AN ONLINE FORMAT.

SEXUAL MISCONDUCT- STAFF TO STUDENT
SCHOOL BULLYING
CONFIDENTIALITY OF STUDENT INFORMATION
DISCRIMINATION, HARASSMENT AND RETALIATION
MISSOURI DESE DYSLEXIA TRAINING
SUICIDE PREVENTION