



200 WEST BOONESLICK
WARRENTON, MO 63383
636-456-3535

Solicitation for Bids

The City of Warrenton is accepting insurance bids for the following:

- general liability
- law enforcement liability
- employment practices liability
- employee benefits liability
- public official's liability
- vehicles
- property
- inland marine

Effective Date

Unless otherwise specified, the effective date of the coverage will be November 1, 2019 at 12:01 a.m. Central Standard Time. Policies shall be proposed for one-year terms.

Underwriting Data

The underwriting, exposure, and loss data included in these specifications have been assembled by the entity. 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 broker to review this information and work with the entity on an ongoing basis to ensure all relevant property and liability exposures are included in the entity'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 entity is not bound by any oral representations, clarifications, or changes made in the written specifications by the entity's employees, unless such clarification or change is provided to bidders in written addendum from an authorized representative of the entity.

Compliance with Laws

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

BID PROCEDURES:

Deviations from Specifications

- All bids shall follow the specification in order to be considered by the board.



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Bids

- Six copies of sealed bids must be submitted in writing at, or before, 10:00 am on Friday, September 20, 2019, to Brandie Walters, Director of Operations, at the following address:

City of Warrenton (City Hall)
200 West Booneslick
Warrenton MO 63383

Phone: 636-456-3535
Fax: 636-456-8135

- All bids must be submitted with a completed bid submission form in order to be considered.
- All bids will be reviewed by the entity and a decision will be made no later than October 16, 2019. Every effort will be made to compare bids on an equitable basis. Please be assured your efforts will be well received and thoroughly considered. Our evaluation of the bids will consider the limits, terms, conditions and exclusions of the coverage provided, cost, services available from the broker, insurer(s) and pool(s), and the financial solvency of the carriers. The municipality reserves the right to accept or reject all bids or any part of any bid, based upon its own selection criteria including but not limited to the bidder's service reputation, knowledge, focus and commitment to the municipal insurance market.

Coverage Quotations

- If the proposed coverage is contingent upon the municipality providing additional information, inspections, completed applications, or is subject to any other conditions, such requirements must be stated clearly in the proposal.

Please contact Brandie Walters at 636-456-3535 or bwalters@warrenton-mo.org for additional information or questions.



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GENERAL COVERAGE PROVISIONS

Premium Payment

All bidders must indicate whether monthly or quarterly premium payments are allowed, and the terms and conditions, including any and all finance charges or fees under which such a plan would operate.

Any premium finance charges shall be shown as a separate item in your bid response and shall identify:

- A. Minimum down payment
- B. Number of payments
- C. Interest rate
- D. Total finance charges

If discounts apply for full payment at the beginning of the policy period, such discounts should be disclosed.

Premium/Contribution breakdown by Department

The successful bidder must provide a premium/contribution breakdown as detailed as requested by City of Warrenton, such as for example by department, by location, by building, and/or by individual exposure basis, for each line of coverage on an annual basis.

BID SPECIFICATIONS

General Liability

Form: Occurrence basis liability coverage form (except where indicated as claims-made below).

Deductible: None

Limits/Coverages:

- General Aggregate Limit (other than Products-Completed Operations) - \$4,000,000
- Products-Completed Operations Aggregate Limit - \$4,000,000
- Personal and Advertising Injury Limit - \$2,000,000 any one Person/Organization
- Each Occurrence Limit - \$2,000,000
- Damage To Premises Rented to You Limit - \$100,000 any one premises
- Medical Expense Limit - \$5,000 any one person
- Law Enforcement Activities - \$2,500 deductible per occurrence
- Public Officials Errors & Omissions of \$1,000,000 for each wrongful act (claims made) limit with a \$1,000,000 aggregate limit. The deductible for this coverage should be \$1,000 with a retroactive date of 11/09/1993. This coverage must include coverage for the insured's water utility.
- Employment-Related Practices Liability of \$1,000,000 limit (claims made) with an aggregate of \$1,000,000. The deductible for this coverage should be \$5,000 with a retroactive date of 11/09/1993.
- Employee Benefits Liability of \$2,000,000 limit with an aggregate of \$4,000,000. The deductible for this coverage should be \$1,000.



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Property

Perils: Special Including Theft
Loss Valuation: Replacement Cost
Coinsurance: 80%
Deductibles: \$1,000 per occurrence
Earthquake: 10% deductible

Property should include an equipment breakdown endorsement for the full property value \$15,693,053. Also, the policy should include an endorsement that deletes the underground property exclusion.

Commercial Inland Marine

Contractors Equipment – subject to \$1,000 deductible (*see schedule*)

Total: \$981,043

Miscellaneous Property – subject to a \$1,000 deductible (*see schedule*)

Total: \$ 245,818

Leased and/or Rented Equipment – subject to a \$1,000 deductible

Total: \$100,000

Business Auto

- Liability - \$2,000,000
 - Uninsured Motorist - \$50,000
 - Underinsured Motorist - \$50,000
 - Comprehensive Deductible \$1,000*
 - Collision Deductible \$1,000*
- *unless otherwise stated, vehicles are to be quoted with both comprehensive and collision
- Hired & Non-Owned Liability



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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 September 9, 2019 so you may receive any addenda or additional information should the need arise.

Brandie Walters
City of Warrenton
200 West Booneslick
Warrenton MO 63383
bwalters@warrenton-mo.org
Fax #636-456-8135

Date

Signature

Title

Company

Address

City, State, Zip

Telephone

Fax

E-Mail Address

Website
