

STANDARDIZED SPECIFICATIONS
FOR
MUNICIPAL INSURANCE

CITY OF MALDEN

October 23, 2023

Bids Due: February 12, 2024 at 2:00pm

Office of City Administrator
City Hall
201 S. Madison Street
Malden, MO 63863

P. 573-276-4502 / F. 573-276-4109

CONDITIONS AND INSTRUCTIONS
TO BIDDERS

The City of Malden, Missouri is currently a member of a joint power authority, Missouri Intergovernmental Risk Management Association (MIRMA) and as such receives a number of educational, loss control and claims services in addition to insurance coverages. In this competitive process, such services will be factored into the final comparison. Therefore, when presenting your firm's proposal please also address how your firm would provide such services as outlined in later sections of this RFP.

In addition to the requirements set forth in the specifications, all bidders shall be responsible to familiarize themselves and comply with the following instructions:

1. Sealed bids will be accepted at the Office of the City Administrator/Clerk until the hour and date specified. No proposal will be considered if received after the date and hour specified.
2. The bids will be opened publicly at City Hall beginning at 2:30pm February 12, 2024.
3. The city reserves the right to reject any or all proposals or any part thereof.
4. All proposals shall be deemed final, conclusive, and irrevocable and shall not be subject to correction or amendment for any error or miscalculation or for any other reason.
5. The right to reject any/or all bids and to waive any informalities in the bid or to accept the one that, in the judgment of the City, will be in the best interest and/or most advantageous to the City is hereby expressly reserved by the City.
6. No increase in price shall be permitted during the term of a Contract except in those lines of insurance where changes are a normal practice in the insurance industry and the possibility of such shall be disclosed with in the proposal.
7. Bids may be withdrawn at any time prior to 1:00p.m. on Monday, February 12, 2024.
8. Premiums bid will be binding for 30 days after the bid opening.
9. All insurance policies are to be effective July 1, 2024 at 12:01 a.m. with a policy term of at least one (1) year.
10. All proposals or bids submitted must contain a statement indicating that those costs or premiums quoted are guaranteed through July 1, 2024.
11. Bids must be submitted in a sealed, opaque envelope, clearly marked, Sealed Bid for Municipal Insurance.
12. Commercial insurance will be placed only with companies that have at least a general policyholder's rating of A- and a financial rating of XII as published in the most

recent edition of Best's Key Rating Guide. Pools or Trusts must have excess insurers with similar ratings.

13. Agents may submit additional information and data that they believe may be helpful to the City in the evaluation of the coverages and the company(ies) represented.
14. Bidders shall read thoroughly and understand the requirements in relation to the bid which is submitted.
15. Quotations will be accepted on all or any part of the specifications, but preference will be given to those firms or companies that can provide the entire municipal insurance package.
16. Requests for additional information should be directed to:

Ivone Smith
City Administrator
City of Malden
201 S. Madison Street.
Malden, MO 63863
573-276-4502
Cityadmin@maldenmo.com

NAME INSURED

The name insured on all insurance policies shall be the City of Malden, 201 S. Madison Street, Malden, MO 63863. In addition to the Named Insured, this insurance shall also include as an insured any official, trustee, employee or member of a board or commission of the City while acting within the scope of his/her duties as such, and any person, organization, trustee, or estate to whom the City is obligated by virtue of written contract or agreement to provide insurance such as is offered by this insurance, but only in respect to operations by or on behalf of the City of Malden, MO.

TERRITORY

Insurance to be purchased by the City shall apply within the 50 states comprising the United States of America, including its territories and possessions, Puerto Rico and Canada.

INSURANCE COVERAGES

SECTION I: PROPERTY COVERAGE

Provided on an occurrence basis

A. COVERED PROPERTY

The Insurer agrees to indemnify the City on a replacement cost basis, not to exceed 120% of the values listed on the most recent Property Schedule, for direct physical loss or damage to Covered Property from a Covered Cause of Loss (including flood and earthquake).

However, the Insurer agrees to indemnify the City for a Covered Cause of Loss to Heavy Equipment at the lesser of the cost to repair or the Actual Cash Value for items listed on the most recent Heavy Equipment schedule on file.

1. Covered Property

Covered Property, as used in this Coverage Part, means all Buildings, Business Personal Property, and Heavy Equipment in which the City has an insurable interest, and that is listed on the City's most recent Property Schedule or Heavy Equipment Schedule on file. An Automobile is not covered under this Coverage Part.

a. Building(s) means the buildings or other structures at a Scheduled Location, including:

- i. Completed additions;
- ii. Fixtures, including outdoor fixtures;
- iii. Machinery and equipment permanently attached to the building;
- iv. Personal property owned by the City that is used to maintain or service the buildings, structures or grounds; and
- v. When the construction and/or work is being completed by an "employee(s)" and if not covered by other insurance:

(a) New construction, renovations and additions under construction, alterations and repairs to the buildings or structures; and

(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the City's premises, used for making alterations or repairs to the buildings or structures.

b. Business Personal Property located in or on the buildings at a Scheduled Location or in the open (or in a vehicle) within the Coverage territory, consisting of the following:

- i. Furniture and fixtures;
- ii. Machinery and equipment;
- iii. Stock;

- iv. All other personal property owned by you and used in the City's business;
- v. Labor, materials or services furnished or arranged by the City on personal property of others;
- vi. The City's use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
 - (a) Made a part of the buildings or structures occupied or leased, but not owned, by the City; and
 - (b) Acquired or made at the City's expense but which you are permitted to remove.

B. ADDITIONAL COVERAGES

- 1. Debris Removal
- 2. Business Income
- 3. Extra Expense
- 4. Fire Department Service Charge
- 5. Fire Protective Equipment Discharge
- 6. Ordinance or Law
- 7. Preservation of Property
- 8. Water, Other Liquids, Powder or Molten Material Damage
- 9. Property of Others

C. LIMITS

\$100,000,000 per occurrence

- 1. Flood
 - a. Special Flood Hazard Area (100 year flood plain)
 - \$100,000,000 per occurrence and annual aggregate per policy period
 - \$10,000,000 per occurrence and annual aggregate per policy period
- 2. Business Income \$250,000 per occurrence
- 3. Extra Expense \$5,000,000 per occurrence
- 4. Ordinance or Law \$5,000,000 per occurrence
- 5. Property while in transit \$3,000,000 per occurrence
- 6. Fine Arts \$1,000,000 per occurrence
- 7. Accounts Receivable and Valuable Papers \$10,000,000 per occurrence
- 8. Builder's Risk (when work is being done by city employees) \$10,000,000 per occurrence
- 9. Preservation of Property \$250,000 per occurrence
- 10. Earth movement (Earthquake) \$5,000,000 per member, \$75,000,000 per occurrence and annual aggregate per policy period.
- 11. Personal Property of Others
 - a. Fine arts, antiques, items of intrinsic or historical value \$100,000 per occurrence
 - b. All other Lesser of the cost to repair or Actual Cash Value
- 12. Vacant structure Lesser of the cost to repair or Actual Cash Value
- 13. Residential Property Lesser of the cost to repair or Actual Cash Value
- 14. Watercraft & Heavy Equipment Lesser of the cost to repair or Actual Cash Value

D. DEDUCTIBLES

1. \$1,000 per occurrence, unless otherwise indicated.
2. \$2,500 per occurrence for any loss to a vacant structure.
3. \$2,500 per occurrence for any loss to a residential structure.
4. \$10,000 per occurrence for any stand-alone pedestrian bridge adjacent to or spanning a street, roadway, public thoroughfare or rail road.
5. \$10,000 per occurrence for any electric traffic signals, public EV charging stations and electric pedestrian crossing signals.
6. Gas turbines, wind turbines, solar farms, steam turbines and internal combustion engines/generators greater than 10KW, and solar arrays or solar farms greater than 100KW DC: \$1,000 or 10% of the cost to repair or replace, whichever is greater, with a maximum of \$250,000.
7. Electrical transformers: \$1,000 or 10% of the cost to repair or replace, whichever is greater, with a maximum of \$50,000.
8. For loss caused by Flood located in Special Flood Hazard Area (the 100 year flood plain): the maximum amount of National Flood Insurance available, or \$50,000 for buildings and structures ineligible for Federal Flood Insurance.
9. Business Interruption: 72 hour waiting period per occurrence.

SECTION II: BOILER AND MACHINERY

Provided on an occurrence basis

A. COVERAGE

The Insurer agrees to indemnify the City on a replacement cost basis, not to exceed 120% of the values listed on the most recent Property Schedule on file, for direct physical loss or damage to a Covered Object from a Covered Accident.

1. Covered Object

Covered object means any boiler, fired or unfired pressure vessel, compressor, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission or utilization of mechanical or electrical power at a Scheduled Location.

2. Covered Accident

Covered accident means a sudden and accidental breakdown of a Covered Object or a part thereof which manifests itself at the time of the breakdown by physical damage to the Covered Object that necessitates the repair or replacement of the Covered Object or part thereof. This includes internal condition, centrifugal force, explosion, rupture, bursting, cracking or bulging.

Coverage is also extended for loss resulting from electrical malfunction or disturbance to electrical appliances, devices, equipment, fixtures or wiring caused by artificially generated electrical currents.

B. ADDITIONAL COVERAGES

1. Business Income
2. Expediting Expense
3. Extra Expense
4. Consequential Damages
5. Hazardous Substances Limitation
6. Ammonia Contamination
7. Water Damage
8. Off Premises Service Interruption

C. EQUIPMENT BREAKDOWN LIMITS \$100,000,000 per occurrence

1. Business Interruption and Extra Expense:
 - a. Electrical Power Generating Locations \$1,000,000 per occurrence
 - b. All other locations \$5,000,000 per occurrence
2. Expediting Expense \$5,000,000 per occurrence
3. Consequential Loss \$5,000,000 per occurrence
4. Ordinance or Law \$5,000,000 per occurrence
5. Hazardous Substance Cleanup \$1,000,000 per occurrence
6. Ammonia Contamination \$1,000,000 per occurrence
7. Water Damage \$5,000,000 per occurrence
8. Off premises service interruption:
 - a. Electrical Power Generating Locations \$1,000,000 per occurrence
 - b. All other locations \$10,000,000 per occurrence

As respects Covered Objects 20 years of age or older covered under Equipment Breakdown we will not be required to pay more than the lesser of the reasonable cost of repair; or the "Actual Cash Value" of the damaged property at the time of the "Covered Accident".

D. DEDUCTIBLES

1. \$1,000 per occurrence, unless otherwise indicated.
2. Business Interruption and Extra Expense: 72 hour waiting period per occurrence.
3. Hazardous Substance Cleanup: \$50,000 per occurrence.
4. Gas turbines, wind turbines, steam turbines and internal combustion engines/generators greater than 10KW: \$1,000 or 10% of the cost to repair or replace, whichever is greater, with a maximum of \$250,000.
5. Electrical transformers: \$1,000 or 10% of the cost to repair or replace, whichever is greater, with a maximum of \$50,000.
6. Off Premises Service Interruption: 72 hour waiting period per occurrence.

SECTION III: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Provided on an occurrence basis

A. COVERAGE AGREEMENT

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages as a result of bodily injury or property damage to which this coverage applies. The Insurer has the duty to defend the City against any lawsuit or other cause of action seeking those damages. (This coverage includes Liquor Liability, EMT, Paramedic and First Responder Liability, and Police Liability)

B. LIMITS

Bodily Injury & Property Damage Liability

- 1. Federal/Out of State Claims \$4,500,000 per occurrence
- 2. Other \$3,000,000 per occurrence*

Annual Aggregate \$5,000,000

*For liability claims that are subject to the sovereign immunity limits for Missouri public entities the applicable coverage limit will be the maximum of the limits published annually in the Missouri Register per Section 537.610 RSMo.

C. DEDUCTIBLE

- A per occurrence deductible of \$0, \$5,000 or \$10,000 based upon the City’s choice.
- A sewer backup deductible of 0%, 25% or 50% per claim based on past loss experience.
- There is a per occurrence deductible of \$10,000 that applies to all claims arising out of “Residential Property”.
- A per occurrence deductible of \$5,000 for police excessive force claims, waived if member provides video footage of the incident.
- All other bodily injury and property damage liability claims have no deductible.

SECTION IV: PERSONAL AND ADVERTISING INJURY LIABILITY

Provided on an occurrence basis

A. COVERAGE AGREEMENT

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages arising out of personal and advertising injury to which this coverage applies. The Insurer has the right and duty to defend the City against any lawsuit or other cause of action seeking those damages.

B. LIMITS

Personal & Advertising Injury Liability,

- 1. Federal/Out of State Claims \$4,500,000 per occurrence

2. Other	\$3,000,000 per occurrence*
Annual Aggregate	\$5,000,000

*For liability claims that are subject to the sovereign immunity limits for Missouri public entities the applicable coverage limit will be the maximum of the limits published annually in the Missouri Register per Section 537.610 RSMo.

C. DEDUCTIBLE - None

SECTION V: ERRORS & OMISSIONS

Provided on an occurrence basis

A. COVERAGE AGREEMENT

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages as a result of a wrongful act(s) or a series of related wrongful act(s). However, this coverage only applies to Chiefs of Police, Police Officers, Public Officials, Members of councils, boards, commissions, and department heads, and only while acting in their official capacities as representatives or employees of the City. The Insurer has the right and duty to defend the City against any lawsuit or other cause of action seeking those damages.

B. LIMITS

Errors & Omissions

1. Federal/Out of State Claims	\$4,500,000 per occurrence
2. Other	\$3,000,000 per occurrence*
Annual Aggregate	\$5,000,000

*For liability claims that are subject to the sovereign immunity limits for Missouri public entities the applicable coverage limit will be the maximum of the limits published annually in the Missouri Register per Section 537.610 RSMo.

C. ADDITIONAL COVERAGE

1. \$10,000 in defense costs to defend you or your employee against a lawsuit for injunctive, declaratory or other non-monetary relief arising out of acts or omissions in the course of normal municipal operations.
2. \$25,000 in defense costs to defend you or your employee that is named as a defendant in a lawsuit arising out of serving on a board or commission that is not under the control of the city. However, MIRMA will provide \$1,000,000 in coverage, if the board has it own Errors and Omissions or Directors and Officers liability insurance in force.

3. \$10,000 in defense costs to defend you or your employee for any lawsuit involving the city and/or employee taking action to physically alter, tear down, demolish, and/or raze a building that is an imminent threat to public property, such as a building or part thereof collapsing onto a public sidewalk, street, alley or thoroughfare.

D. DEDUCTIBLE - None

SECTION VI - AUTO LIABILITY COVERAGE

Provided on an occurrence basis

A. COVERAGE

1. Coverage Agreement

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages because of bodily injury or property damage to which this coverage applies, caused by an occurrence that takes place in the coverage territory and results from the ownership, maintenance or use of a city automobile.

2. Additional Coverages

- a. Non-owned Automobile
- b. Uninsured Motorist

B. LIMITS

Auto Liability	\$4,500,000 per occurrence
1. Non-owned Automobile	\$4,500,000 per occurrence
2. Uninsured Motorist	\$25,000 per person \$50,000 per accident
Annual Aggregate	\$5,000,000

C. DEDUCTIBLE –

1. A per occurrence deductible of \$5,000 for police pursuit and emergency driving claims, waived if member provides video footage of the incident.
2. All other auto liability claims have no deductible.

SECTION VII: EMPLOYMENT PRACTICES LIABILITY

Provided on an claims-made basis: retroactive date July 1, 2002

A. COVERAGE

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages arising out of a wrongful employment act. The Insurer has duty to defend the City against any claim, suit or other cause of action seeking those damages, including

grievances filed with the Equal Opportunity Employment Commission (EEOC), Missouri Commission on Human Rights (MCHR) or any other similar governmental entity.

B. LIMITS \$1,000,000 per occurrence

1. Annual aggregate \$1,000,000

C. DEDUCTIBLE

\$10,000 or \$25,000 based on past loss experience or any amount owed as a result of an employment contract or other written agreement. Deductible does not apply to defense costs and expenses. (\$5,000 deductible credit when MIRMA's HR legal firm provides guidance pre-claim)

D. CONDITIONS

The Insurer agrees to not settle any employment claim without the City's consent.

SECTION VIII: WORKERS' COMPENSATION & EMPLOYERS LIABILITY

Provided on an occurrence basis

A. COVERAGE

1. Coverage Agreement – Workers' Compensation

This coverage applies to bodily injury to an employee by accident, including occupational disease and death, arising out of and in the course of employment during the coverage period.

The Insurer agrees to pay on the City's behalf all benefits required under the Missouri Workers' Compensation Act, Chapter 287, RSMo or liability imposed upon the City by the workers' compensation law of any other state in which an employee bodily injury occurs.

The Insurer has the right and duty to defend, at their expense, any claim, proceeding, or other cause of action against the City for benefits payable under the provisions of the Missouri Workers' Compensation Act or other applicable workers' compensation law.

2. Coverage Agreement – Employers Liability

The Insurer will indemnify the City for all sums the City is legally obligated to pay as damages arising out of bodily injury to an employee by accident, including occupational disease, arising out of and in the course of employment during the coverage period.

The Insurer has the duty to defend, at their expense, any claim, proceeding, or other cause of action against the City.

B. LIMITS

- | | |
|--------------------------|----------------------------|
| 1. Workers' Compensation | Statutory |
| 2. Employer's Liability | \$2,000,000 per occurrence |

C. DEDUCTIBLE – None

SECTION IV: AUTOMOBILE PHYSICAL DAMAGE

Provided on an occurrence basis

A. COVERAGE

1. Coverage Agreement

The Insurer will indemnify the City for loss or damage to any city automobile wherever located in the coverage territory, against all risks of direct physical loss or damage, including collision of the city automobile with another automobile or object.

The Insurer will not pay for loss to a city automobile due to diminution in value.

2. Additional Coverage

- a. The Insurer will pay reasonable towing and storage charges incurred as a result of damage to a city automobile to which this coverage applies.
- b. The Insurer will pay for reasonable and necessary costs incurred for a temporary replacement vehicle while the city automobile is being repaired or replaced as a result of damage to which this coverage applies. However, a temporary replacement vehicle will only be authorized if it is necessary to resume normal municipal operations.

B. LIMITS \$5,000,000 per occurrence

The lesser of the cost to repair or the Actual Cash Value.

C. DEDUCTIBLE

- | | |
|-----------------------------------------------|------------------------|
| Vehicles exceeding $\frac{3}{4}$ ton in size: | \$2,500 per occurrence |
| All other vehicles: | \$1,000 per occurrence |

If more than one automobile sustains loss or damage from the same event, then only the one highest applicable deductible will apply.

SECTION X: CRIME COVERAGE

Provided on an occurrence basis

A. COVERAGE

1. Coverage Agreement - Employee Theft

The Insurer will indemnify the City for loss of money, securities, or other property, except a city automobile, resulting directly from theft, larceny, embezzlement, forgery, wrongful abstraction, or other fraudulent or dishonest acts committed by the City’s employee, acting alone or in collusion with others. A single act or a series of related acts will be considered a single loss.

2. Coverage Agreement - Money and Securities

The Insurer will indemnify the City for all loss of money and securities resulting directly from, theft, burglary, robbery, kidnapping, disappearance, or destruction as follows:

- a. When the loss occurs in or upon, or believed to be in or upon, any premises occupied or used by the City or by any bank, trust company, or safe deposit box company, including a night depository safe provided by a bank or trust company on its premises for the use of its customers.
- b. When the loss occurs while in transit in the custody of the City’s officers or employees anywhere, commencing at the moment when the person into whose hands the property is entrusted for delivery receives same and continuing until delivery to its final destination.

This coverage does not apply to loss by fraud or connivance committed by a City officer(s) or employee(s). A single act or a series of related acts shall be considered a single loss.

B. LIMITS \$100,000 per occurrence

C. DEDUCTIBLE – None

SECTION XI: SEXUAL ABUSE & MOLESTATION LIABILITY

Provided on a claims made basis

A. COVERAGE

We will pay those sums that the “Member” is legally obligated to pay as damages arising out of “sexual misconduct” to which this coverage applies. We have the right and duty to

defend the “Member” against any claim, suit or other cause of action seeking those damages. We have the right, but no duty, to appeal any judgment.

B. LIMITS \$1,000,000 per occurrence

1. Annual aggregate \$1,000,000

C. DEDUCTIBLE - The “Member” shall have no deductible under this Coverage Part assessed for any claim that is closed with only expense payments, including legal defense costs. For any claim that results in a payment being made to the claimant(s), either by settlement, judgment, or verdict, a deductible of \$10,000 will be assessed.

D. ADDITIONAL COVERAGES

1. Notwithstanding Section VI. B. EXCLUSIONS, MIRMA will pay up to a maximum of \$50,000 in defense costs to defend an “employee” for any claim or lawsuit arising out of “sexual misconduct” to which this coverage applies. We have the right and duty to defend the “employee” against any claim, suit or other cause of action seeking civil damages. We have the right, but no duty, to appeal any judgment.

2. The cost of defense coverage in 1. above will cease if the “Employee” is convicted of a crime arising from any act described in the definition of “sexual misconduct”.

SECTION XII: AIRPORT LIABILITY

Provided on an occurrence basis

A. COVERAGE

The Insurer agrees to pay those sums that the City becomes legally obligated to pay as damages arising out of a bodily injury or property damage, and personal injury or advertising injury. The Insurer agrees to pay those sums the City becomes legally obligated to pay as damages because of physical injury to aircraft under their care custody and control. The Insurer has the duty to defend the City against any lawsuit or other cause of action seeking those damages.

B. LIMITS \$2,000,000 per occurrence

1. Annual aggregate \$2,000,000

D. DEDUCTIBLE - None

SECTION XIII: UNMANNED AERIAL SYSTEMS PHYSICAL DAMAGE

Provided on an occurrence basis

A. COVERAGE

We will indemnify the “Member” for loss or damage that takes place during the coverage period to any “member’s” unmanned aerial system (UAS - drone) wherever located in the “coverage territory”, against all risks of direct physical loss or damage. However, the vehicle must be on the UAS Schedule on file with us, and we will not pay for loss caused when the UAS is being operated by an individual without a valid Remote Pilot Certificate (RPC), also known as a drone license or a Part 107 certificate.

B. LIMITS \$500,000 per occurrence

The lesser of the cost to repair or the Actual Cash Value.

C. DEDUCTIBLE - \$1,000

SECTION XIV: NON-OWNED UNMANNED AERIAL SYSTEMS LIABILITY

Provided on an occurrence basis

A. COVERAGE

Coverage for bodily injury, property damage, personal injury, or advertising injury, arising out of the use of an unmanned aerial system (drone), that is owned and being operated by a volunteer on the City’s behalf.

B. LIMITS \$1,000,000 per occurrence

1. Annual aggregate \$1,000,000

C. DEDUCTIBLE - None

SPECIAL FEATURES TO CONSIDER WHEN SUBMITTING BIDS

1. There shall be automatic coverage for all new acquisitions of property, equipment, or vehicles **at the time of acquisition, with all changes** to be reported at least annually.
2. Property Coverage for all buildings and contents shall not be subject to a coinsurance penalty.
3. All Liability Coverage (with the exception of Employment Practices and Sexual Abuse) shall be provided on an occurrence basis.
4. The right of cancellation by either party is understood, however, due to the time required for the purchasing process to be completed, a 60 day cancellation, non-renewal or material change in coverage notice provision must be included in all policies.

SERVICE TO BE PROVIDED IN ADDITION TO INSURANCE PROTECTION

1. Claims Adjusting Services
2. Legal Defense of Claims
3. Annual Loss Prevention Program Evaluation
4. Minimum Four On-site Loss Prevention Visits Annually by Qualified Safety Professionals
5. Loss Prevention Seminars
6. Online Safety Training
7. Online Claims access & Monthly Loss & Claim Experience Reports
8. Online Legal Training for Police
9. Special Workshops for Police
10. Model Police Policies on Critical Tasks
11. Simulated Situational Shooting Training for Police
12. Monetary grant program, to include partial funding for loss prevention related equipment
13. Reimbursement for Aquatic Risk Management Audits provided by approved provider

14. Reimbursement for Police Department Accreditation
15. MoLTAP course reimbursement
16. Reimbursement for RP3 Accreditation
17. Annual Conference for Participating members

QUESTIONS TO BE ANSWERED AND INCLUDED IN BID

1. What companies will be providing the required insurance services and what is their BEST RATING? (Please list)
2. Where is your office located, and what is the name of your agency?
3. Specify in writing if any of the premiums for coverage will be subject to a monthly, quarterly, or annual premium audit.
4. Please provide the City with a list of municipal client references.
5. Please highlight or spell out in writing if anything in your proposal deviates from the enclosed specifications.

APPENDIX A
WORKERS' COMPENSATION
CLASSIFICATION BREAKDOWN

<u>Description of Code</u>	<u>Code Number</u>	<u>Projected Payroll</u>
<i>(Example: Clerical Office employees</i>	<i>8810</i>	<i>\$43,000)</i>
1.		
2.		
3.		
4.		
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9.		
10.		

APPENDIX B
CONTRACTORS (OR HEAVY) EQUIPMENT SCHEDULE

<u>Description of Equipment</u>	<u>Serial Number</u>	<u>Current Market Value</u>
<i>(Example: 2003 Model 2155 John Deere</i>	<i>570AT378535T</i>	<i>\$43,000)</i>

- 1.
- 2.
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- 9.
- 10.

APPENDIX C
 BUILDINGS, STRUCTURES,
 & CONTENTS (INCLUDING EDP)
 SCHEDULE

<u>Description/Location</u>	<u>Value of Building Structure</u>	<u>Value of Contents</u>	<u>Value of EDP</u>	<u>Total Values</u>
<i>(Example: City Hall 300 Lincoln Ave. St. Louis, MO 60098</i>	<i>\$200,000</i>	<i>\$98,000</i>	<i>\$50,000</i>	<i>\$348,000)</i>

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- 2.
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- 10.