

TOWN OF CHRISTIANBURG
REQUEST FOR PROPOSAL
2010

GENERAL

The Town of Christiansburg will receive, through competitive negotiations proposals from Qualified General Insurance Agencies for the Town's Property, Casualty and Liability Insurance requirements as specified below for the period of 1 August 2010 thru July 2011 Contracts for each year 2011-2015 are contingent upon acceptable rates and coverages. The final awards will be based on various subjective factors, including proposed coverages, their costs, the added enhancement you include, and your agency/company services.

CONTENTS OF PROPOSALS

Proposals will contain as a minimum the following:

1. Insurance Bid Form
2. Method of Payment

SPECIAL PROVISIONS

Agencies and companies submitting proposals or offering coverage must meet the following conditions:

Agency

- Must hold Virginia Property/Casualty License.
- BROKERED PROPOSALS ARE NOT ACCEPTABLE EXCEPT for Law Enforcement and Public Official Liability.
- Will act as Town's Insurance Advisor throughout the year at no cost.

Insurance Company

- Must be licensed in Virginia. Non-admitted companies will not be acceptable.
- Loss information on claims paid and reserved will be provided on request.
- Loss control services will be provided semi-annually as a minimum.
- Written binders will be provided within two weeks of award of contract or on the effective date of coverage (1 August 2010) whichever occurs first.
- Details of premium calculations, including worksheets, will be provided on request.

GENERAL INSTRUCTIONS

1. The final awards will be made by the Locality based on variable factors including, but not limited to the performance history of your agency, information included within you offer, the pricing and rates, agency and company information, Best Rating of Insurance Company, availability of agents to assist with loss control and claims processing, in addition to any other criteria we believe is in our favor.
2. **A low premium may not be strong enough to be awarded the coverages.** Your entire offer will be considered and compared to the other proposals received from your competitors.
3. The town will NOT be responsible for late proposals received via either the United States Postal System or other delivery services. **Proposals received after 11:00 AM on Thursday, June 14, 2010 will NOT be considered and faxed proposals will not be accepted.**
4. Examination of existing policies and inspection of property and other related matters may be arranged through the Town Manager's Office between the hours of 8:00 AM to 5:00 PM Monday thru Friday.
5. Please inform us which coverages can be purchased independently of each other and which coverages must be written together.
6. Remember, any additional information you can include will be to your advantage. If you have questions regarding the inclusion of any specific material, please contact Barry Helms to discuss your concerns at (540) 382-6128 ext. 116.
7. Provide information about you and your agency. Let us know what special services you can offer to the Town of Christiansburg, your professional credentials, and any other information you believe will be helpful and informative to us.
8. The Town will have the option of paying all premiums on a 12 month payment plan with no interest. **Clarify the payment terms in your proposal.**

Proposals must be submitted no later than 11:00 AM Thursday, June 14, 2010 to:

**Office of the Town Manager
100 East Main Street
Christiansburg, VA 24073**

R. Lance Terpenney
Town Manager
Town of Christiansburg
100 East Main Street
Christiansburg, VA 24073

Enclosures

SPECIFICATIONS

Use the following as the basis for your offer. We do not expect any reduction in coverage however, you may improve the coverages to the benefit of the Town of Christiansburg. Please let us know of any enhancements you have included and their positive impact on our program.

TYPE OF INSURANCE	AMOUNT OF INSURANCE	DEDUCTIBLE
Property – Special including theft	90% Blanket	
Boiler & Machinery – Comprehensive	\$ 5,000,000	\$ 1,000
Backup- Computer (equipment)	\$ 60,000	\$ 1,000
Data & Media	\$ 70,000	\$ 1,000
Extra Expense	\$ 20,000	
General Liability	Occurrence Form	
General Aggregate	\$ 2,000,000	
Products & Completed Operations	\$ 2,000,000	
Personal & Advertising Injury	\$ 1,000,000	
Occurrence	\$ 1,000,000	
Fire Damage	\$ 100,000	
Medical Expense	\$ 5,000	
Valuable Papers & Records	\$ 300,000	\$ 250
Employee Benefits & Liability	\$ 500,000	
200 Employees	\$ 1,500,000	\$ 1,000
Crime – Money & Securities		
Inside	\$ 5,000	\$ 250
Outside	\$ 10,000	\$ 250
Employee Dishonesty	\$ 10,000	
Business Auto- CSL		
Liability	\$ 1,000,000	
Uninsured Motorists	\$ 1,000,000	
Underinsured Motorists	\$ 1,000,000	
Workers Compensation		
Standard	Statutory Limits	
Police, Fire & Rescue	Statutory Limits	
Inland Marine		
Schedule Equipment	\$ 1,750,208	\$ 1,000
Miscellaneous Items	\$ 300,000	\$ 1,000
Umbrella Liability	\$ 2,000,000	\$ 0
Law Enforcement Liability	\$ 2,000,000	\$ 5,000

OPTIONAL QUOTES

Automobile Physical Damage Coverage:

- Fire & Theft on all trucks
- Comprehensive \$100 deductible on all police cars
- Comprehensive \$250 and Collision \$1,000 on all vehicles newer than 5 years
- Physical damage should be on all vehicles 2006 and newer

Sewer Back-up:

- Sewer Back-up property damage Liability Pollution Exclusion Exception
\$ 1,000 deductible
\$ 1,000,000 occurrence
\$ 2,000,000 aggregate

Public Official Liability:

- Public Official Liability - \$ 2,000,000 Limit

Umbrella:

- Quote limit of \$ 3,000,000
- Quote limit of \$ 5,000,000

Employment Practices Liability:

- Limit - \$ 1,000,000
- Approximate Full Time Employees: 250
- Approximate Part Time Employees: 230 which include time keepers and referees for Parks and Recreation and lifeguards

TOWN OF CHRISTIANBURG
GENERAL LIABILITY
BUDGETED OPERATING EXPENDITURES
FY 2009-2010

TOTAL EXPENDITURES	\$	19,054,291
LESS CAPITAL IMPROVEMENTS	\$	3,064,861
LESS WATER PAYMENTS & TIPPING FEES, AUDITOR	\$	1,144,092
TOTAL OPERATING EXPENDITURES	\$	14,845,338

**TOWN OF CHRISTIANBURG
WORKERS COMPENSATION
PAYROLL SCHEDULE
FISCAL YEAR 2010-2011**

DESCRIPTION OF OPERATION	CLASS CODE	EXPOSURE
Clerical Office Employees	8810	1,495,000
Street or Road Construction	5506	1,457,000
Sewer Construction – All Operations	6306	293,000
Water Main or Connection Construction	6319	327,000
Waterworks Operation	7520	406,000
Sewage Disposal Plant Operation	7580	431,000
Building Operation by Owner	9015	957,000
Parks NOC	9102	820,000
Street Cleaning & Drivers	5509	28,000
Municipal Township	9410	870,000
Ashes, Garbage or Refuse Collection	9403	349,000
Volunteer Firefighters & Rescue	7711	550,000
Police Officers & Drivers	7720	3,300,000
Firefighters & Drivers	7704	213,400
Municipal Garage	8380	8,200
Attorney	8820	If Any
Cemetery	9220	96,000
Tax ID# 54-6001215		

TOWN OF CHRISTIANSBURG
MISCELLANEOUS INFORMATION

Population (estimate):	19,477
Year of Census:	2008
Total Area (# of square miles):	14.1 miles
Does the applicant own or operate a sewage system: Sewer lines and waste water treatment plant	Yes
How does the applicant provide for garbage, waste or refuse disposal:	Curbside pickup weekly
Ever maintained, owned, leased or used a dump site: Post closure care	Yes
Have a recycling program:	Drop off sites
Number of law enforcement personnel employed including dispatchers:	56+5 Administration
Total expenditures for all law enforcement operations:	5,878,914
Number of fire departments:	1 (Volunteer)
Number of ambulance service, first aid or rescue squads:	1 (Volunteer)
Blasting operations performed:	No

INSURANCE COMPANY INFORMATION
"SAMPLE" DATA SHEET

NAME	<u>Reliance Insurance Company</u>
HOME OFFICE	<u>Philadelphia, PA</u>
LATEST BEST RATING	
POLICY HOLDERS	<u>A-</u>
FINANCIAL SIZE	<u>XIII</u>
IS COMPANY LICENSED IN VIRGINIA	<u>Yes</u>
LOCATIONS OF OFFICES WHICH WOULD SERVE THIS ACCOUNT	
CLAIMS	<u>Richmond, VA</u>
LOSS CONTROL	<u>Richmond, VA</u>
COVERAGES BID BY THIS COMPANY	
	<u>Public Officials Liability</u>

**INSURANCE COMPANY INFORMATION
DATA SHEET**

NAME	
HOME OFFICE	
LATEST BEST RATING	
POLICY HOLDERS	
FINANCIAL SIZE	
IS COMPANY LICENSED IN VIRGINIA	
LOCATIONS OF OFFICES WHICH WOULD SERVE THIS ACCOUNT	
CLAIMS	
LOSS CONTROL	
COVERAGES BID BY THIS COMPANY	