



REQUEST FOR PROPOSALS

East Bay Charter Township is seeking proposals for Property, Casualty, and Liability Insurance. *Proposals will be accepted until February 11, 2019 at 12 noon.*

BACKGROUND

East Bay Charter Township is a jurisdiction with an estimated population of nearly 11,500 per 2017 US Census Data. The Township provides services to its citizens through various circumstances and agreements, as listed:

- Planning and Zoning: In-house full-time staff of Planner and Zoning Administrator.
- Parks and Recreation, including facility maintenance: One full-time groundskeeper who manages the facilities at township parks and the township's office building.
- Property Assessment: Two full-time assessors who are contract providers via Grand Traverse County.
- Public Works for Water and Sewer Systems: Intergovernmental Agreement with Grand Traverse County Department of Public Works for the maintenance and operation of the systems.
- Emergency Response:
 - Police: Two Community Police Officers are designated to the township through a contract with the County Sheriff's Department.
 - Fire: Fire prevention and suppression services are provided by Grand Traverse Metro Emergency Services Authority, an Act 57 organization, of which East Bay Charter Township is a founding member.
 - Ambulance: East Bay Charter Township provides ambulance service throughout its jurisdiction by running 24/7 response with 3 full-time employees and a roster of part-time employees. The township has two ambulance – a primary vehicle and a back-up vehicle.
- Elections and Taxes: Four full-time elected and appointed officials include Clerk/Deputy Clerk, Treasurer/Deputy Treasurer who complete these statutory duties, and undertake other items including but not limited to payroll, website management, etc.

PROPOSALS

Proposals will be reviewed, and a recommendation will be made to the Board of Trustees. It is intended to put forth a recommendation to the Board for action on Monday, February 11, 2019. The proposal must include all covered items per proposer policy (some necessary and suggested coverage listed below), limits of coverage, deductible (if any)/per occurrence or aggregate (if any), and premium cost. In addition, if recommended/optional coverages are offered, they must include the same information as above. Where a coverage amount is not specified, the proposal is free to list options as appropriate including deductible and coverage limits. Where a specific deductible is not listed, the proposal is free to list options as appropriate. Policy Term: 3/01/2019 - 3/01/2020. Multi-year options and renewals information may be included.

A successful proposal will include information on the submitting agency/underwriting agency/reinsuring agency ratings from companies such as AM Best, Fitch Ratings, Moody's, etc or similar.

The proposals will be reviewed based on the following criteria:

1. Strength/Health of the underwriting agency/company.
2. Premium cost.
3. History/experience with East Bay Charter Township and or Other Public Entity Liability Coverage.
4. Value added items that add value to the Township at no additional premium cost, ie.. risk management services, etc.

All proposals must include references and at least one reference must be another similar public agency. All proposals are to be submitted in a sealed document to:

East Bay Charter Township, ATTN: Proposal for Insurance Coverage
1965 N. Three Mile Road
Traverse City, Michigan, 49696.

Questions may be submitted electronically to scourtade@eastbaytwp.org.

The proposed insurance coverage and limits should be similar in scope to the Township's current insurance coverage – see Attachment A. The proposer shall provide explanations for each area where the proposed insurance coverage, exclusions, and/or limits are different than the Township's current coverage. All proposers are encouraged to submit additional information that will be instrumental in assisting the Township in evaluating proposals

Please list included coverage, such as the following list below; Note: coverages and proposer policy should list coverage in detail, including optional or recommended coverage which should be listed as well.

- Insureds must include:
 - All members, including elected, appointed, or volunteer members, of the governing body or its boards, commissions or subcommittees
 - Public officials' residence and place of employment
 - Any employee or volunteer, including contracted agreements (i.e. Assessing Department)
- Coverage applies to General Liability, Employee Benefits and Employment Practices, Public Officials Wrongful Acts, Emergency Response, Auto Liability and Property
- Comprehensive Municipal General Liability: \$5,000,000 per Occurrence / \$7,000,000 Aggregate. Subject to \$0 Deductible
 - Premises Medical Payments
 - Special Events – Fireworks Liability Endorsement
 - Host Liquor Law Liability
 - Pesticide or Herbicide endorsement
 - Damage to Premises Rented
 - Employee Dishonesty
 - Computer Fraud
 - Forgery or Alteration
 - Theft, Disappearance and Destruction In/Out
 - Public Officials: Wrongful Acts Liability
 - Zoning/Regulatory Taking of Private Property
 - Employment Practices Liability Insurance
 - Workers Compensation
 - Back Wages
 - Wage & Hour Defense Coverage
 - Emergency Response Operations; Mutual Aid Property Damage
 - Governmental Professional Malpractice Liability, including Medical Malpractice Liability related to provision of emergency services
 - Law Enforcement Liability – coverage not necessary, please comment if otherwise

- Property Liability
 - Fire Coverage
 - Total Building and Contents, inflation measure/guard
 - Debris Removal
 - Fire Department Service Charge \$5,000 for your liability
 - Inventory or Appraisal
 - Personal Effects – Property of Others
 - Property off Premises
 - Accounts Receivable \$250,000 any one occurrence
- Fleet Liability: \$5,000,000 bodily injury and property damage; \$500 deductible
 - Fleet Property: 4 vehicles, as attached
 - Automobile - Subject to \$5,000,000 Liability Limit, Subject to \$500 Deductible, Emergency Vehicle Endorsement, Hired and Non-Owned Automobile Liability, Hired Auto Physical Damage, Comprehensive, Collision, Physical Damage to Volunteers or Employees Personal Auto, Uninsured and Underinsured Motorists, Bodily Injury and Property Damage Liability
- Inland Marine
- Crime Liability
- Bonds
- Business Electronic Equipment
- Equipment & Mechanical Breakdown of facilities
- Electrical Utility Service Interruption
- Mechanical Breakdown
- Ground Maintenance Equipment
- Valuable Papers & Records
- Water Back Up – Sewer or Drain

ATTACHMENT A

I. COMPREHENSIVE MUNICIPAL LIABILITY COVERAGE:*

Limit of Liability Per Occurrence	\$ 5,000,000
Limit of Liability Per Aggregate	\$ 7,000,000
Deductible	\$ 0

ADDITIONAL INSURED:

1. Any member of the governing body of the Named Insured
2. Any member of boards or commissions of the Named Insured
3. Any elected or appointed official of the Named Insured
4. Any employee of the Named Insured – Including Contracted Assessor
5. Any volunteer

ADDITIONAL INCLUDED COVERAGES:

1. Public Officials RESIDENCE AND PLACE OF EMPLOYMENT
2. Premises Medical Payments - \$10,000 Limit/volunteers included
3. Host Liquor Law Liability
4. Special Events Liability - Fireworks Liability by Endorsement
5. Governmental Professional Malpractice Liability
6. Incidental Medical Malpractice Liability
9. Employee Benefit Liability
10. Extended Bodily Injury and Property Damage Liability
11. Completed Operations
12. Property Legal Liability - \$500,000 Limit
13. Premises and Operations
14. Care, Custody and Control Coverage - \$25,000 per occurrence
15. Explosion, Collapse and Underground (exclusions deleted)
16. Vicarious Liability
17. Fellow Member Liability
18. Governmental Tort Immunity Waiver
19. Non-Owned and Hired auto liability coverage
20. Non-Owned and Owned Watercraft Liability-under 26'in length
21. Personal Injury Protection Includes:
 - A. FALSE ARREST, DETENTION OR IMPRISONMENT
 - B. MALICIOUS PROSECUTION
 - C. WRONGFUL ENTRY OR EVICTION OR OTHER INVASION OF THE RIGHT OF PRIVATE OCCUPANCY
 - D. LIBEL, SLANDER, ORAL OR WRITTEN PUBLICATION
 - E. MENTAL ANGUISH & MENTAL INJURY

PUBLIC OFFICIALS WRONGFUL ACT LIABILITY
(Errors & Omissions)

Limit of Liability Per Occurrence:	\$ 5,000,000
Limit of Liability Aggregate:	\$ 6,000,000
Deductible:	\$ 0

The following are areas of exposure to public officials and employees, which most generally are covered by a legal liability policy:

1. A decision or opinion of the municipal board
2. A decision or opinion of the fire & ambulance department
3. A decision or opinion of the zoning or planning board and zoning board of appeals
4. Regulatory Taking of Private Property" sustained by any one person or organization is One Hundred Thousand Dollars and No Cents (\$100,000). "Regulatory Taking of Private Property", means the enactment or enforcement of any regulation or ordinance, which unconstitutionally and temporarily restricts the use of private property.
5. Decisions or opinions of Building, Electrical, Plumbing Inspectors and Contracted Assessors
6. Alleged negligence or incompetence on the part of any public official or employee including the failure to carry out duties.
7. Accusations regarding mismanagement of municipal owned assets
8. Inadequate supervision of voter registration & elections
9. Improper hiring or firing of employees
10. Failure to check auditing & accounting practices
11. Violation of Civil Rights: Civil Rights are defined as "means the deprivation of any rights, privileges, or immunities secured by the Constitution and laws, including discrimination based upon religion, race, color, national origin, age, gender (including sexual harassment, unwelcome sexual advance, request for sexual favors, and other verbal or physical conduct or communication of a sexual nature), height, weight, disability, or marital status"
12. Back Wages- \$25,000 per person
13. Non Monetary Damage \$25,000 Per Suit /\$50,000 Per Policy Limit

Note: Failure of assured to provide or maintain valid insurance policies is not a covered exposure.

II. FLEET LIABILITY COVERAGE:

LIMITS

A. Bodily Injury & Property Damage [CSL]	\$ 5,000,000
B. Personal Injury Protection	Statutory
C. Personal Property Insurance	\$ 5,000,000
D. Uninsured Motorists	\$ 100,000
E. Non-owned & Hired Auto Liability	\$ 5,000,000
F. Mini-Tort Liability	\$ 500
G. Underinsured Motorists	\$ 100,000

III. FLEET PROPERTY COVERAGE:

Property limit \$ 406,323.00

A. Comprehensive	\$ 500 ACV Deductible, Actual Cash Value
B. Collision	\$ 500 Deductible, ACV, Broadened

IV. INLAND MARINE COVERAGE:

Providing **ALL RISK, REPLACEMENT COST COVERAGE** for property and equipment while on or off the premises. **NO CO-INSURANCE**

Property limit \$ 90,000.00
Deductible \$ 500

SEE ATTACHED SCHEDULE

Auto

EAST BAY TOWNSHIP

▲ Auto #▼	▲ New Cost ▼	▲ Comp. Ded.▼	▲ Coll. Ded.▼	▲ Year ▼	▲ Description▼	▲ VIN #▼	▲ Type ▼	▲ AUX Running Lights▼	▲ Anti-Theft Device▼
2	\$ 27,897	\$ 500	\$ 500	1998	CHEVY STAKE TRUCK WITH LIFT	0780	2	No	0
4	\$ 195,000	\$ 500	\$ 500	2004	FORD E-450 AMBULANCE	3599	4	No	0
6	\$ 21,426	\$ 500	\$ 500	2010	FORD F-250 4X4	5617	2	No	0
7	\$ 162,000	\$ 500	\$ 500	2012	SUPERLINER TYPE III AMBULANCE	7610	4	No	0
Total: \$406,323									

Vehicle Type & Description:	Total # of Vehicles:	Total New Cost
1: Passenger Cars - ACV	0	\$0
2: Trucks, Vans - ACV	2	\$49,323
3: Garbage Trucks - ACV	0	\$0
4: Rescue Units - RC	2	\$357,000
5: Fire Vehicles - RC	0	\$0
6: Parade/Antique - RC	0	\$0
7: Dump Trucks - ACV	0	\$0
8: Rescue Units - ACV	0	\$0
9: Fire Vehicles - ACV	0	\$0
10: Parade/Antique - ACV	0	\$0
11: Police Cars - ACV	0	\$0
12: Buses-22 Passengers or more-ACV	0	\$0
13: Trailers - ACV	0	\$0
14: Motorcycles - ACV	0	\$0
15: Police motorcycles - ACV	0	\$0
16: Snowmobile - ACV	0	\$0
17: Rescue Units - Agreed Value	0	\$0
18: Fire Vehicles - Agreed Value	0	\$0
19: Parade/Antique - Agreed Value	0	\$0
20: Buses-21 Passengers or less	0	\$0
21: Mobile Equipment - ACV	0	\$0
22: Trucks, Vans - RC - NY Only	0	\$0
23: Garbage Trucks - RC - NY Only	0	\$0
27: Dump Trucks - RC - NY Only	0	\$0
28: Golf Carts / Low Speed Vehicles	0	\$0
29: Amphibious Vehicles	0	\$0
Grand totals:	4	\$406,323

Inland Marine

EAST BAY TOWNSHIP

▲ number ▼	▲ Serial # ▼	▲ Year ▼	▲ Make ▼	▲ Model ▼	▲ Department ▼	▲ Type ▼	▲ AR ▼	▲ Limit ▼	▲ Spec Ded ▼
								Total:	\$0

Schedule Total:	\$0
Miscellaneous Property & Equipment:	\$50,000
Ancillary Equipment:	\$40,000
Contractors Equipment Rented From Others:	\$0
Aircraft Limit:	\$0
Inland Marine Total:	\$90,000

V. PROPERTY [FIRE] COVERAGE:

Total Blanket Building and Contents Limit	\$ 3,929,159.00
Deductible	\$ 500
Per Schedule	

A. Inflation Guard - 2.5% per quarter

B. Special Municipal Property Endorsement to include:

1. Personal Property off Premises - \$100,000
2. Personal Effects of Employees - \$ 1,000 per person
3. Transportation - \$50,000 Limit
4. Accounts Receivable- \$250,000
5. Flood Coverage- \$100,000, Earthquake Coverage- \$1,000,000
6. Business Income Coverage- 500,000 Limit - No deductible
7. Extra Expense Coverage - \$500,000 Limit - No deductible
8. Newly Acquired Property or Constructed- \$1,000,000
9. Law and Ordinance Coverage- Actual Sustained Loss
10. Power Surge Coverage - \$25,000 Limit
11. Glass Coverage- 00 Deductible Glass Breakage
12. Tree Removal - \$500 per tree and \$1,500 annual aggregate on covered losses
13. Underground Pipes, Flues or Drains- \$1,000,000
14. Fire Hydrants are covered for up to four losses at \$3,500
15. 1st Party Sewer Back-up- \$25,000
16. Pollutant Cleanup and Removal- \$10,000

VI. VALUABLE PAPERS AND RECORDS COVERAGE*:

Broad Form Coverage for the reconstruction of valuable papers and records \$250,000 year round limit of protection with \$0 deductible.

* **NOTE: Higher limits available upon request.**

Property

EAST BAY TOWNSHIP

Number	Loc.#	Bldg.#	Within 50 ft	Fac Loc.#	Street Address	POK	BC	Bldg. Ltm.	Cont. Ltm.	Mine Sub	Yr. Built	FAR	BF	Special Ded	Sprinkler	Sq Foot	Boiler Val
54975	1	1	No	0	1965 3 MILE RD	10	2	\$1,683,635	\$298,088	\$0	1985	R	100	0	No	0	R
54976	2	1	No	0	110 HIGH STREET FIREHALL	15	2	\$1,177,855	\$56,340	\$0	1975	R	925	0	No	0	R
54980	2	2	No	0	GENERATOR HOUSE 110 HIGH ST	18	1	\$40,752	\$29,800	\$0	1978	R	901	0	No	0	R
54977	4	1	No	0	WELL HOUSE 3 MILE ROAD	18	1	\$44,935	\$0	\$0	1	R	901	0	No	0	R
54972	5	1	No	0	1965 3 MILE RD	10	1	\$246,529	\$13,379	\$0	1	R	100	0	No	0	R
54973	6	1	No	0	GRACE MCDONALD PARK PAVILION	11	1	\$35,494	\$0	\$0	1978	R	614	0	No	0	R
54982	6	2	No	0	GRACE MCDONALD PARK STORAGE	16	1	\$22,348	\$5,963	\$0	1978	R	401	0	No	0	R
54983	6	3	No	0	GRACE MCDONALD OUTHOUSE	11	1	\$3,155	\$0	\$0	1978	R	615	0	No	0	R
54984	6	4	No	0	GRACE MCDONALD STORAGE	11	1	\$7,230	\$0	\$0	1978	R	403	0	No	0	R
54974	7	1	No	0	KELLY PARK VIEW POINT ROAD SHED	11	1	\$2,103	\$0	\$0	1978	R	403	0	No	0	R
54987	7	2	No	0	KELLY PARK GARAGE	11	1	\$72,303	\$5,963	\$0	2001	R	401	0	No	0	R
54988	7	3	No	0	KELLY PARK GARAGE	11	1	\$55,212	\$5,963	\$0	2003	R	401	0	No	0	R
54970	7	4	No	0	KELLY PARK	11	2	\$9,202	\$0	\$0	1975	R	615	0	No	0	R
54971	7	5	No	0	KELLY PARK	11	2	\$9,202	\$0	\$0	1975	R	615	0	No	0	R
54978	8	1	No	0	WELL HOUSE CARLISLE ROAD	18	2	\$21,014	\$0	\$0	1	R	901	0	No	0	R
54979	9	1	No	0	KILLINGSWORTH PARK VIEW POINT ROAD	11	2	\$22,348	\$0	\$0	1978	R	614	0	No	0	R
54981	12	1	No	0	GENS PARK BATHROOM	11	2	\$51,268	\$0	\$0	1999	R	615	0	No	0	R
54985	13	1	No	0	ARBUTUS PARK OUTHOUSE	11	1	\$3,155	\$0	\$0	1978	R	615	0	No	0	R
54986	14	1	No	0	KILLINGSWORTH PARK OUTHOUSE	11	1	\$5,914	\$0	\$0	1978	R	615	0	No	0	R
Totals:								\$3,513,654	\$415,508	\$0							
Grand Total:								\$3,929,159									

VII. CRIME COVERAGE:

- A. Limit of Coverage - \$ 100,000
- B. "Broad Form" Money & Securities
- C. Inside Coverage:
- D. Outside Coverage:
- E. Money Order and Counterfeit Paper Currency
- F. Depositors' Forgery
- G. Locations to Include:
 - 1. All Officials Homes
 - 2. Place of Employment
 - 3. Banking Facility

VIII: PUBLIC OFFICIAL BONDS*

Treasurer	\$25,000
Deputy Treasurer	\$15,000
Clerk	\$10,000
Deputy Clerk	\$10,000
Supervisor	\$ 5,000
 BLANKET BOND	 \$100,000

NOTE: THE ABOVE BONDS ARE INCLUDED AT NO ADDITIONAL CHARGE

**ADDITIONAL POSITIONS AND HIGHER LIMITS AVAILABLE
(Those who collect money or fees should be bonded)**

*** NOTE: Higher limits available upon request.**

X. LAW ENFORCEMENT PROFESSIONAL LIABILITY COVERAGE:

Limit of Liability Per Occurrence	\$ 0
Limit of Liability Per Aggregate	\$ 0
Deductible	\$ 0

- A. PERSONAL INJURY
- B. WRONGFUL ACT
- C. HOT PURSUIT ENDORSEMENT

XI. BUSINESS ELECTRONIC EQUIPMENT COVERAGE:

- A. Combined Media and Extra Expense Coverage - \$ 100,000
- B. Computer Coverage- \$100,000
- C. System Breakdown Coverage Endorsement
 - 1. Mechanical Breakdown; Machinery Breakdown
 - 2. Short Circuit; Blow out; other Electrical Disturbance
 - 3. Electrical or Magnetic Injury

XII. BOILER AND MACHINERY:

- A. Repair of Replacement Coverage Included
- B. Direct Damage Coverage as follows: Unfired Pressure Vessels, Motors and Centrifugal Pumps. Internal Combustion Engines, Generators and
- C. Miscellaneous Electrical Apparatus

Deductible of \$ 1,000 Applies Limits \$ 3,929,159.00