



REQUEST FOR PROPOSAL

CITY OF NAPLES
PURCHASING DIVISION
CITY HALL, 735 8TH STREET SOUTH
NAPLES, FL 34102

PH: 239-213-7100 FX: 239-213-7105

NOTIFICATION DATE: 03/21/13	TITLE Property and Casualty Insurance Brokerage Services	NUMBER: 026-13	OPENING DATE & TIME: 04/15/13 2:00 PM
PRE-PROPOSAL DATE, TIME AND LOCATION: None			
NAME OF PARTNERSHIP, CORPORATION OR INDIVIDUAL:			
MAILING ADDRESS:			
CITY-STATE-ZIP:			
PH:		EMAIL:	
FX:		WEB ADDRESS:	
AUTHORIZED SIGNATURE		DATE	
PRINTED NAME/TITLE			
<p>I certify that this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a proposal for the same materials, supplies, or equipment and is in all respects fair and without collusion or fraud. I agree to abide by all conditions of this bid and certify that I am authorized to sign this proposal for the proposer. In submitting a proposal to the City of Naples the proposer offers and agrees that if the proposal is accepted, the proposer will convey, sell, assign or transfer to the City of Naples all rights, title, and interest in and to all causes of action it may now or hereafter acquire under the Anti-trust laws of the United States and the State of FL for price fixing relating to the particular commodities or services purchased or acquired by the City of Naples. At the City's discretion, such assignment shall be made and become effective at the time the City tenders final payment to the proposer.</p>			
Please initial by all that apply I acknowledge receipt / review of the following addendum(s)			
_____ Addendum #1	_____ Addendum #2	_____ Addendum #3	_____ Addendum #4

PLEASE NOTE THE FOLLOWING:

- > This page must be completed and returned with your proposal.
- > Proposals must be submitted in a sealed envelope, marked with proposal number & closing date.
- > Proposals received after the above closing date and time will not be accepted.
- > Proposal tabulations will be available on the City of Naples web site www.naplesgov.com

GENERAL CONDITIONS

TO INSURE ACCEPTANCE OF THE PROPOSAL, PLEASE FOLLOW THESE INSTRUCTIONS. ANY AND ALL SPECIAL CONDITIONS, ATTACHED HERETO, HAVE PRECEDENCE.

1. SEALED PROPOSAL: All proposals must be submitted in a sealed envelope. The face of the envelope shall contain the proposal name and proposal number. Proposals not submitted on attached proposal form shall be rejected. All proposals are subject to the conditions specified herein. Those which do not comply with these conditions are subject to rejection.

2. EXECUTION OF PROPOSAL: Proposal must contain a manual signature of authorized representative in the proposal section. Proposal must be typed or printed in ink. Use of erasable ink is not permitted. All corrections made by proposer to his proposal must be initialed.

3. NO PROPOSAL: If not submitting a proposal, respond by returning the Statement of No Proposal and explain the reason in the spaces provided. Failure to respond 3 times in succession without justification shall be cause for removal of the supplier's name from the proposal mailing list. NOTE: To qualify as a respondent, proposer must submit a "NO PROPOSAL," and it must be received no later than the stated proposal opening date and hour.

4. PROPOSAL OPENING: Shall be public, on the date and at the time specified on the proposal form. It is the proposer's responsibility to assure that his proposal is delivered at the proper time and place of the proposal opening. Proposals which for any reason are not so delivered will not be considered. Offers by telegram; telephone; or fax are not acceptable. Proposal files may be examined during normal working hours.

5. WITHDRAWAL OF PROPOSALS: Withdrawal of a proposal within sixty (60) days after the opening of proposals is subject to suspension or debarment in accordance with Policy 7-4 for up to three years.

6. PRICES, TERMS and PAYMENT: Firm Prices shall be proposal and include all packing, handling, shipping charges and delivery to the destination shown herein. Proposer is encouraged to offer cash discount for prompt invoice payment. Terms of less than 20 days will not be considered.

A. TAXES: The City of Naples does not pay Federal Excise and Sales taxes on direct purchases of tangible personal property. See exemption number on face of purchase order. This exemption does not apply to purchases of tangible personal property made by contractors who use the tangible personal property in the performance of contracts for the improvement of City-owned real property.

B. MISTAKES: Proposers are expected to examine the specifications, delivery schedule, proposal prices, extensions, and all instructions pertaining to supplies and services. Failure to do so will be at proposer's risk. In case of mistake in extension, the unit price will govern.

C. CONDITION AND PACKAGING: It is understood and agreed that any item offered or shipped as a result of this proposal shall be a new, current standard production model available at the time of this proposal. All containers shall be suitable for storage or shipment, and all prices shall include standard commercial packaging.

D. SAFETY STANDARDS: Unless otherwise stipulated in the proposal, all manufactured items and fabricated assemblies shall comply with applicable requirements of Occupational Safety and Health Act and any standards there under.

E. UNDERWRITERS' LABORATORIES: Unless otherwise stipulated in the proposal, all manufactured items and fabricated assemblies shall carry U.L. approval and re-examination listing where such has been established.

F. PAYMENT: Payment will be made by the buyer after the items awarded to a vendor have been received, inspected, and found to comply with award specifications, free of damage or defect and properly invoiced. All invoices shall bear the purchase order number. Payment for partial shipments shall not be made unless specified in the proposal. Failure to follow these instructions may result in delay in processing

invoices for payment. In addition, the purchase order number must appear on bills of lading, packages, cases, delivery lists and correspondence.

7. DELIVERY: Unless actual date of delivery is specified (or if specified delivery cannot be met), show number of days required to make delivery after receipt of purchase order in space provided. Delivery time may become a basis for making an award (see Special Conditions). Delivery shall be within the normal working hours of the user, Monday through Friday, unless otherwise specified.

8. MANUFACTURERS' NAMES AND APPROVED EQUIVALENTS: Any manufacturers' names, trade names, brand names, information and/or catalog numbers listed in a specification are for information and not intended to limit competition. The proposer may offer any brand for which he is an authorized representative, which meets or exceeds the specification for any item(s). If proposals are based on equivalent products, indicate on the proposal form the manufacturer's name and number. Proposer shall submit with his proposal, cuts, sketches, and descriptive literature, and/or complete specifications. Reference to literature submitted with a previous proposal will not satisfy this provision. The proposer shall also explain in detail the reason(s) why the proposed equivalent will meet the specifications and not be considered an exception thereto. Proposals which do not comply with these requirements are subject to rejection. Proposals lacking any written indication of intent to quote an alternate brand will be received and considered in complete compliance with the specifications as listed on the proposal form.

9. INTERPRETATIONS: Any questions concerning conditions and specifications shall be directed in writing to this office for receipt no later than ten (10) days prior to the proposal opening. Inquiries must reference the date of proposal opening and proposal number. Failure to comply with this condition will result in proposer waiving his right to dispute the proposal.

10. CONFLICT OF INTEREST: All proposal awards are subject to Section 2-973 Conflict of Interest, City of Naples Code of Ordinances, which states: *"No public officer or employee shall have or hold any employment or contractual relationship with any business entity or any agency which is subject to the regulation of or is doing business with the city; nor shall an officer or employee have or hold any employment or contractual relationship that will create a continuing or frequently recurring conflict between his private interests and the performance of his public duties or that would impede the full and faithful discharge of his public duties. Any member of the city council or any city officer or employee who willfully violates this section shall be guilty of malfeasance in office or position and shall forfeit his office or position. Violation of this section with the knowledge, express or implied, of the person or corporation contracting with or making a sale to the city shall render the contract or sale voidable by the city manager or the city council."*

11. AWARDS: As the best interest of the City may require, the right is reserved to make award(s) by individual item, group of items, all or none, or a combination thereof; to reject any and all proposals or waive any minor irregularity or technicality in proposals received.

12. ADDITIONAL QUANTITIES: For a period not exceeding ninety (90) days from the date of acceptance of this offer by the buyer, the right is reserved to acquire additional quantities up to but not exceeding those shown on proposal at the prices proposal in this invitation. If additional quantities are not acceptable, the proposal sheets must be noted "PROPOSAL IS FOR SPECIFIED QUANTITY ONLY." (THIS PARAGRAPH DOES NOT APPLY FOR A TERM CONTRACT.)

13. SERVICE AND WARRANTY: Unless otherwise specified, the proposer shall define any warranty service and replacements that will be provided during and subsequent to this contract. Proposers must explain on an attached sheet to what extent warranty and service facilities are provided.

14. SAMPLES: Samples of items, when called for, must be furnished free of expense, on or before proposal opening time and date, and if not destroyed may, upon request, be returned at the proposer's expense. Each individual sample must be labeled with proposer's name, manufacturer's brand name and number, proposal number and item reference. Request for return of samples shall be accompanied by instructions which include shipping authorization and name of carrier and must be received with your

proposal. If instructions are not received within this time, the commodities shall be disposed of by the City of Naples.

15. PROPOSAL PROTEST: The city has formal proposal protest procedures that are available on request.

16. INSPECTION, ACCEPTANCE AND TITLE: Inspection and acceptance will be at destination unless otherwise provided. Title and risk of loss or damage to all items shall be the responsibility of the contract supplier until accepted by the ordering agency, unless loss or damage results from negligence by the ordering

17. DISPUTES: In case of any doubt or difference of opinion as to the items to be furnished hereunder, the decision of the buyer shall be final and binding on both parties.

18. GOVERNMENTAL RESTRICTIONS: In the event any governmental restrictions may be imposed which would necessitate alteration of the material, quality, workmanship or performance of the items offered on this proposal prior to their delivery, it shall be the responsibility of the successful proposer to notify the buyer at once, indicating in his letter the specific regulation which required an alteration. The City reserves the right to accept any such alteration, including any price adjustments occasioned thereby, or to cancel the contract at no expense to the City.

19. LEGAL REQUIREMENTS: Applicable provision of all Federal, State, county and local laws, and of all ordinances, rules, and regulations shall govern development submittal and evaluation of all proposals received in response hereto and shall govern any and all claims and disputes which may arise between person(s) submitting a proposal response hereto and the City of Naples by and through its officers, employees and authorized representatives, or any other person, natural or otherwise; and lack of knowledge by any proposer shall not constitute a cognizable defense against the legal effect thereof.

20. PATENTS AND ROYALTIES: The proposer, without exception, shall indemnify and save harmless the City of Naples and its employees from liability of any nature or kind, including cost and expenses for or on account of any copyrighted, patented, or unpatented invention, process, or article manufactured or used in the performance of the contract, including its use by the City of Naples. If the proposer uses any design, device, or materials covered by letters, patent or copyright, it is mutually agreed and understood without exception that the proposal prices shall include all royalties or cost arising from the use of such design, device, or materials in any way involved in the work.

21. ADVERTISING: In submitting a proposal, proposer agrees not to use the results there from as a part of any commercial advertising.

22. ASSIGNMENT: Any Purchase Order issued pursuant to this proposal invitation and the monies which may become due hereunder are not assignable except with the prior written approval of the buyer.

23. LIABILITY: The supplier shall hold and save the City of Naples, its officers, agents, and employees harmless from liability of any kind in the performance of this contract.

24. PUBLIC ENTITY CRIMES: A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a proposal on a contract to provide any goods or services to a public entity, may not submit a proposal on a contract with a public entity for the construction or repair of a public building or public work, may not submit proposals on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list.

25. DISCRIMINATION: An entity or affiliate who has been placed on the discriminatory vendor list may not submit a proposal on a contract to provide goods or services to a public entity, may not submit a

proposal on a contract with a public entity for the construction or repair of a public building or public work, may not submit proposals on leases of real property to a public entity, may not award or perform work as a contractor, supplier, subcontractor, or consultant under contract with any public entity, and may not transact business with any public entity.

26. COUNTY TAXES: No proposal shall be accepted from and no contract will be awarded to any person, firm or corporation that is in arrears to the government of Collier County, Florida.

27. OFFER EXTENDED TO OTHER GOVERNMENTAL ENTITIES: The City of Naples encourages and agrees to the successful proposer extending the pricing, terms and conditions of this solicitation or resultant contract to other governmental entities at the discretion of the successful proposer.

IF THIS PROPOSAL IS FOR A TERM CONTRACT, THE FOLLOWING CONDITIONS SHALL ALSO APPLY

28. ELIGIBLE USERS: All departments of the City of Naples are eligible to use this term contract. Such purchases shall be exempt from the competitive proposal requirements otherwise applying to their purchases.

29. PRICE ADJUSTMENTS: Any price decrease effectuated during the contract period by reason of market change shall be passed on to City of Naples. Price increases are not acceptable.

30. CANCELLATION: All contract obligations shall prevail for at least one hundred eighty (180) days after effective date of contract. After that period, for the protection of both parties, this contract may be cancelled in whole or in part by either party by giving thirty (30) days prior written notice to the other party.

31. RENEWAL: The City of Naples reserves the option to renew the period of this contract, or any portion thereof for up to two (2) additional periods. Renewal of the contract period shall be by mutual agreement in writing.

32. ABNORMAL QUANTITIES: While it is not anticipated, should any unusual or abnormal requirements arise, the City reserves the right to solicit separate proposals thereon.

33. FISCAL NON-FUNDING CLAUSE: In the event sufficient funds are not budgeted for a new fiscal period, the City shall notify the contractor of such occurrence and the contract shall terminate on the last day of the current fiscal year without penalty or expense to the City.

IF THIS PROPOSAL IS FOR PERFORMING A SERVICE, THE FOLLOWING CONDITIONS SHALL ALSO APPLY

34. ALTERNATIVE PROPOSALS: Proposers offering service delivery methods other than those permitted by the scope of work may submit a separate envelope clearly marked "ALTERNATIVE PROPOSAL". Alternative proposals will be deemed non-responsive and will not be considered for award. All such responses will, however, be examined prior to award. Such examination may result in cancellation of all proposals received to permit rewriting the scope of work to include the alternative method, or the alternative method may be considered for future requirements of the City of Naples.

35. ANTITRUST: By entering into a contract, the contractor conveys, sells, assigns and transfers to the City of Naples all rights, titles and interest it may now have or hereafter acquire under the antitrust laws of the United States and the State of Florida that relate to the particular goods or services purchased or acquired by the City of Naples under said contract.

36. PROPOSER INVESTIGATIONS: Before submitting a proposal, each proposer shall make all investigations and examinations necessary to ascertain all site conditions and requirements affecting the full performance of the contract and to verify any representations made by the City of Naples upon which the proposer will rely. If the proposer receives an award as a result of its proposal submission, failure to have made such investigations and examinations will in no way relieve the proposer from its obligation to comply in every detail with all provisions and requirements of the contract documents, nor will a plea of ignorance of such conditions and requirements be accepted as a basis for any claim whatsoever by the contractor for additional compensation.

37. CERTIFICATES AND LICENSES: The Contractor, at time of proposal, shall possess the correct occupational licenses, all professional licenses or other authorizations necessary to carry out and perform the work required by the City of Naples and Collier County for this project pursuant to all applicable Federal, State and Local Laws, Statutes, Ordinances, and rules and regulations of any kind.

38. CHANGE IN SCOPE OF WORK: The City of Naples may order changes in the work consisting of additions, deletions or other revisions within the general scope of the contract. No claims may be made by the contractor that the scope of the project or of the contractor's services has been changed, requiring changes to the amount of compensation to the contractor or other adjustments to the contract unless such changes or adjustments have been made by written amendment to the contract signed by the City of Naples and the contractor. If the contractor believes that any particular work is not within the scope of the project, is a material change, or will otherwise require more compensation to the contractor, the contractor must immediately notify the City in writing of this belief. If the City believes that the particular work is within the scope of the contract as written, the contractor will be ordered to and shall continue with the work as changed and at the cost stated for the work within the scope.

39. CONTRACTOR PERSONNEL: The City of Naples shall, throughout the life of the contract, have the right of reasonable rejection and approval of staff or subcontractors assigned to the work by the contractor. If the City reasonably rejects staff or subcontractors, the contractor must provide replacement staff or subcontractors satisfactory to the City in a timely manner and at no additional cost to the City. The day-to-day supervision and control of the contractor's employees and sub-contractors is the responsibility solely of the contractor.

40. COST REIMBURSEMENT: The contractor agrees that all incidental costs, including allowances for profit and tools of the trade, must be included in the proposal rates. If an arrangement is made between the contractor and the City to reimburse the contractor for the cost of materials provided in the performance of the work, the contractor shall be reimbursed in the following manner: The City shall reimburse the contractor on completion and acceptance of each assigned job, only for those materials actually used in the performance of the work that is supported by invoices issued by the suppliers of the contractor describing the quantity and cost of the materials purchased. No surcharge shall be added to the supplier's invoices or included in the contractor's invoice submitted to the City that would increase the dollar amount indicated on the supplier's invoice for the materials purchased for the assigned job.

41. EXCEPTIONS: Proposers taking exception to any part or section of the solicitation shall indicate such exceptions on the proposal form. Failure to indicate any exception will be interpreted as the proposer's intent to comply fully with the requirements as written. Conditional or qualified proposals, unless specifically allowed, shall be subject to rejection in whole or in part.

42. FAILURE TO DELIVER: In the event of the contractor to fail to deliver services in accordance with the contract terms and conditions, the City, after due oral or written notice, may procure the services from other sources and hold the contractor responsible for any resulting purchase and administrative costs. This remedy shall be in addition to any other remedies that the City may have.

43. FAILURE TO ENFORCE: Failure by the City at any time to enforce the provisions of the contract shall not be construed as a waiver of any such provisions. Such failure to enforce shall not affect the validity of the contract or any part thereof or the right of the City to enforce any provision at any time in accordance with its terms.

44. FORCE MAJEURE: The contractor shall not be held responsible for failure to perform the duties and responsibilities imposed by the contract due to legal strikes, fires, riots, rebellions and acts of God beyond the control of the contractor, unless otherwise specified in the contract.

45. INDEPENDENT CONTRACTOR: The contractor shall be legally considered an independent contractor and neither the contractor nor its employees shall, under any circumstances, be considered servants or agents of the City of Naples and the City of Naples shall be at no time legally responsible for any negligence or any wrongdoing by the contractor, its servants or agents. The City of Naples shall not withhold from the contract payments to the contractor any federal income taxes, Social Security tax, or any other amounts for benefits to the contractor. Further, the City shall not provide to the contractor any insurance coverage or other benefits, including Workers' Compensation normally provided by the City for its employees.

46. ORAL STATEMENTS: No oral statement of any person shall modify or otherwise affect the terms, conditions or specifications stated in this contract. All modifications to the contract must be made in writing by the City of Naples.

47. QUALIFICATIONS OF PROPOSERS: The proposer may be required, before the award of any contract, to show to the complete satisfaction of the City of Naples that it has the necessary facilities, ability, and financial resources to provide the service specified therein in a satisfactory manner. The proposer may also be required to give a past history and references in order to satisfy the City in regard to the proposer's qualifications. The City may make reasonable investigations deemed necessary and proper to determine the ability of the proposer to perform the work, and the proposer shall furnish to the City all information for this purpose that may be requested. The City reserves the right to reject any proposal if the evidence submitted by, or investigation of, the proposer fails to satisfy the City that the proposer is properly qualified to carry out the obligations of the contract and to complete the work described therein. Evaluation of the proposer's qualifications shall include:

- > The ability, capacity, skill and financial resources to perform the work or service.
- > The ability to perform the work service promptly or within the time specified, without delay.
- > The character, integrity, reputation, judgment, experience, and efficiency of the proposer.
- > The quality of performance of previous contracts or services.

48. QUALITY CONTROL: The contractor shall institute and maintain throughout the contract period a properly documented quality control program designed to ensure that the services are provided at all times and in all respects in accordance with the contract. The program shall include providing daily supervision and conducting frequent inspections of the contractor's staff and ensuring that accurate records are maintained describing the disposition of all complaints. The records so created shall be open to inspection by the City.

49. RECOVERY OF MONEY: Whenever, under the contract, any sum of money shall be recoverable from or payable by the contractor to the City, the same amount may be deducted from any sum due to the contractor under the contract or under any other contract between the contractor and the City. The rights of the City are in addition and without prejudice to any other right the City may have to claim the amount of any loss or damage suffered by the City on account of the acts or omissions of the contractor.

50. REQUIREMENTS CONTRACT: During the period of the contract, the contractor shall provide all the services described in the contract. The contractor understands and agrees that this is a requirements contract and that the City shall have no obligation to the contractor if no services are required. Any quantities that are included in the scope of work reflect the current expectations of the City for the period of the contract. The amount is only an estimate and the contractor understands and agrees that the City is under no obligation to the contractor to buy any amount of services as a result of having provided this estimate or of having any typical or measurable requirement in the past. The contractor further understands and agrees that the City may require services in excess of the estimated annual contract amount and that the quantity actually used whether in excess of, or less than, the estimated annual contract amount and that the quantity actually used

shall not give rise to any claim for compensation other than the total of the unit prices in the contract for the quantity actually used.

51. TERMINATION FOR CONVENIENCE: The performance of work under the contract may be terminated by the City in whole or in part whenever the City determines that termination is in the City's best interest. Any such termination shall be effected by the delivery to the contractor of a written notice of termination of at least seven (7) days before the date of termination, specifying the extent to which performance of the work under the contract is terminated and the date upon which such termination becomes effective. After receipt of a notice of termination, except as otherwise directed, the contractor shall stop work on the date of the receipt of the notice or other date specified in the notice; place no further orders or subcontracts for materials, services or facilities except as necessary for completion of such portion of the work not terminated; terminate all vendors and subcontracts; and settle all outstanding liabilities and claims.

52. TERMINATION FOR DEFAULT: The City of Naples reserves the right to terminate the contract if the City determines that the contractor has failed to perform satisfactorily the work required, as determined by the City. In the event the City decides to terminate the contract for failure to perform satisfactorily, the City shall give to the contractor at least seven (7) days written notice before the termination takes effect. The seven-day period will begin upon the mailing of notice by the City. If the contractor fails to cure the default within the seven (7) days specified in the notice and the contract is terminated for failure to perform satisfactorily, the contractor shall be entitled to receive compensation for all reasonable, allocable and allowable contract services satisfactorily performed by the contractor up to the date of termination that were accepted by the City prior to the termination. In the event the City terminates the contract because of the default of the contractor, the contractor shall be liable for all excess costs that the City is required to expend to complete the work under contract.

53. STATE AND FEDERAL EMPLOYMENT LAWS: Contractors providing service to the City are required to comply with all state and federal employment laws. This includes, but is not limited to, laws resulting from the Immigration and Reform and Control Act of 1986, wherein all employers are required to verify the identity and employment eligibility of all employees. The Department of Homeland Security, U.S. Citizenship and Immigration Services require employees and employers to complete Form I-9 and the employer must examine evidence of identity and employment eligibility within three business days of the date employment begins. Non compliant contractors will be subject to contract sanctions, up to and including contract termination.

54. CERTIFICATION REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY, AND VOLUNTARY EXCLUSION: The contractor agrees to comply with Executive Order 12549 "Debarment and Suspension" and 2 CFR 180 "OMB Guidelines to Agencies on Government wide Debarment and Suspension." These rules require all contractors using federal funds not be debarred or suspended from doing business with the Federal Government. This includes sub-recipients and lower tier participant for covered transactions. Signing and submitting this document certified the organization and its principals are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any federal department or agency, and further have not within the preceding three-year period been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction.

THE CITY OF NAPLES IS AN EQUAL OPPORTUNITY EMPLOYER

GENERAL INSURANCE REQUIREMENTS

The Contractor shall not commence work until he has obtained all the insurance required under this heading, and until such insurance has been approved by the Owner, nor shall the Contractor allow any subcontractor to commence work until all similar insurance required of the subcontractor has also been obtained and approved by the Owner.

Certificates of insurance must be issued by an authorized representative of the insurance company at the request and direction of the policyholder and must include sufficient information so as to identify the coverage and the contract for Owner's improvements for which they are issued. Certificates of insurance must be issued by a nationally recognized insurance company with a Best's Rating of no less than B+VII, satisfactory to the Owner, and duly licensed to do business in the state of said Contract.

The Contractor shall procure and maintain, during the life of this Contract, Workmen's Compensation Insurance for all of his employees to be engaged in work under this Contract, and he shall require any subcontractor similarly to provide Workmen's Compensation Insurance for all of the latter's employees to be engaged in such work, unless such employees are covered by the protection afforded by the Contractor's insurance. In case any employees are to be engaged in hazardous work under this Contract, and are not protected under this Workmen's Compensation statute, the Contractor shall provide, and shall cause each subcontractor to provide, adequate coverage for the protection of such employees. It is acceptable to use a State-approved Workmen's Compensation Self-Insurance fund.

The Contractor shall take out and maintain during the life of this Contract, Public Liability and Property Damage and shall include Contractual Liability, Personal Injury, Libel, Slander, False Arrest, Malicious Prosecution, Wrongful Entry or Eviction, Broad Form Property Damage, Products, Completed Operations and XCU Coverage to be included on an occurrence basis, and to the full extent of the Contract to protect him, the Owner, and any subcontractor performing work covered by this Contract from damages for personal injury, including accidental death, as well as from claims for property damage, which may arise from operations under this contract, whether such operations be by himself or by a subcontractor, or by anyone directly or indirectly employed by either of them. The Contractor shall also maintain automobile liability insurance including "non-owned and hired" coverage. The entire cost of this insurance shall be borne by the Contractor.

The amount of such insurance shall be no less than \$1,000,000 annual aggregate for bodily injury and property damage combined per occurrence.

The City of Naples must be named as Additional Insured on the insurance certificate and the following must also be stated on the certificate. "These coverage's are primary to all other coverage's the City possesses for this contract only." The City of Naples shall be named as the Certificate Holder. The Certificate Holder shall read as follows:

The City of Naples
735 Eighth Street South
Naples, Florida 34102

No City Division, Department, or individual name should appear on the Certificate.
No other format will be acceptable.

The Certificate must state the bid number and title.

When using the ACORD 25 – Certificate of Insurance only the most current version will be accepted.

The City of Naples requires a copy of a cancellation notice in the event the policy is cancelled. The City of Naples shall be expressly endorsed onto the policy as a cancellation notice recipient.

STATEMENT OF NO PROPOSAL

If you will not be bidding on this product/service, please help us by completing and returning only this page to:

City of Naples, Purchasing Division
City Hall, 735 8th Street South
Naples, FL 34102
Fax 239-213-7105

Proposal # _____ and Description: _____

We, the undersigned, decline to proposal on the above project for the following reason(s):

- ___ We are not able to respond to the Invitation to Proposal or Request for Proposals by the specified deadline.
- ___ Our Company does not offer this product or service.
- ___ Our current work schedule will not permit us to perform the required services.
- ___ Specifications are incomplete or information is unclear (Please explain below).

___ Other (Please specify below)

Company Name _____ PH _____

Name and Title of individual completing this form:

(Printed Name) (Title)

(Signature) (Date)

REFERENCES

THIS SHEET MUST BE COMPLETED AND RETURNED WITH PROPOSAL

PROVIDE AT LEAST THREE REFERENCES FOR WHOM YOUR COMPANY HAS PROVIDED SAME OR SIMILAR SERVICES WITHIN THE LAST 2 YEARS.

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE: _____

CONTACT PERSON: _____

CONTACT E-MAIL ADDRESS: _____

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE: _____

CONTACT PERSON: _____

CONTACT E-MAIL ADDRESS: _____

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE: _____

CONTACT PERSON: _____

CONTACT E-MAIL ADDRESS: _____

SPECIAL CONDITIONS

A. TERMS OF CONTRACT

The resulting contract will commence on award and be in effect until completion of the project.

B. PROHIBITION OF CONTACT

Under no circumstances should any prospective organization or individual, or anyone acting for or on behalf of a prospective organization or individual, seek to influence or gain the support of any member of the City Council, public official or City staff favorable to the interest of any prospective organization or individual. Likewise, contact with City Council, any public official or city staff against the interests of other prospective organization (s) and or individual(s) is prohibited. Any such activities will result in the exclusion of the prospective organization or individual from consideration by the City.

C. REFERENCES

Bidder must submit a minimum of three references on the form provided

D. STATEMENT OF NO BID

If you will not be bidding on this producer/service, please help us by completing and returning the Statement of No Bid.

E. BID FORMAT

The Contract, if awarded, will be awarded on the basis of material and equipment illustrated and described on the Drawings or specified in the Specification. If a substitution or an "or equal" item is proposed, Proposer must submit this information to the City of Naples Purchasing Department ten (10) days prior to the Proposal Date for evaluation as an acceptable substitution or an "or equal" item. If the substitution or the "or equal" item is accepted, the City of Naples will issue an Addendum to all Proposers listing the allowable substitution or the "or equal" item. The cost of changes in related work, additional drawings which may be required to illustrate or define the substitute or "or equal" equipment and its relationship to the other parts or portions of the Work shall be paid by the Contractor. No change will be made in the amount of time in which to complete the Work or in the liquidated damages.

F. PROPOSAL PERFORMANCE & PAYMENT BONDS

A Proposal Security Bond shall be submitted with the final proposal, if the total proposal is greater than \$125,000.00, in an amount equal to at least five percent (5%) of the total amount of the final proposal, or the equivalent in the form of a certified check or money order made payable to the City of Naples, Florida. Upon the award of the proposal to the successful proposer, both proposal performance bond and the payment bond will be required in the amount of one hundred percent (100%) of the price specified in the contract. **Also proof of**

insurance from the successful proposer is required at the time of award as well.

G. QUESTIONS

Questions regarding this proposer packet must be received in writing in the Purchasing Division, **NO LATER THAN TEN CALENDAR DAYS PRIOR TO THE PROPOSAL CLOSING DATE TO ENSURE AN ANSWER IS PROVIDED PRIOR TO CLOSING.**

Direct all questions to:
Gerald “Jed” Secory, MBA / CPPO / CPM
Purchasing Manager
City of Naples, Purchasing Division
735 8th Street South
Naples, Florida 34102
PH: (239) 213-7102 FX: (239) 213-7105
Jsecory@naplesgov.com

SUBMISSION CHECKLIST

Bidder should check off each of the following items as completed and submit with bid response:

CHECKLIST ELEMENTS	INCLUDED
<ul style="list-style-type: none"> Submit one (1) original signature and four (4) copies of to your original bid proposal / document <u>AND</u> a Windows© compatible PDF on a CD that is clearly labeled containing a copy of the original document. 	
<ul style="list-style-type: none"> Include any required drawings; descriptive literature; qualifications; schedules; product compliance / exceptions; alternatives; questionnaire; references, pricing/cost; and any information required of the proposer identified in the text of the bid. 	
<ul style="list-style-type: none"> Include any delivery information. 	
<ul style="list-style-type: none"> Complete and include this form with your bid document. Do not forget to have an authorized individual sign in the appropriate pages. 	
<ul style="list-style-type: none"> Be sure the bid proposal / document has been signed in original on the <u>Cover Sheet</u> page with any bid addendums initialed. Also, examples of vendor contracts used by the City can be found on the Naples Purchasing web site and should be reviewed by the vendor. 	
<p>The mailing envelope has been addressed to: City of Naples Purchasing Division 735 8th Street South Naples, Florida 34102</p>	
<p>The mailing envelope should be sealed and marked with: BID Number BID Title Closing Date</p>	

ALL COURIER DELIVERED PROPOSALS MUST HAVE THE BID NUMBER AND TITLE ON THE OUTSIDE OF THE COURIER PACKET.

At the discretion of the Purchasing Manager, bids or proposals with minor irregularities may be accepted and allowed to be corrected when in the best interest of the City.

Specification

Property and Casualty Insurance Brokerage Services

Purpose

The City of Naples Risk Management office is responsible for providing for the insurance needs of the City (Departments, Boards, Council, Employees, etc.). A major portion of this responsibility involves the acquisition of competitively priced insurance coverage from qualified sources, and also includes certain consultation/advisory services, related to the City's insurance needs.

The purpose of this RFP is to select a qualified Insurance Broker who will represent the City in the marketing of property and casualty insurance and to provide risk management services in selected areas at the direction of the City Risk Manager. The contract will be for three (3) years with the option of two (2) additional years based upon mutual agreement.

This invitation to submit proposals is not an authorization to approach the insurance marketplace on behalf of the City of Naples. Prospective brokers failing to comply with this condition will be subject to disqualification.

General Information

The following coverage's are desired in structuring the City's overall insurance program. In some instances all items may not be available or may require modification. The City of Naples will consider modified coverage's to the extent that they provide adequate coverage in view of the overall program objectives. Creative alternatives to the below structure will be considered if they meet the overall objectives of the City of Naples.

- All Risk Real and Personal Property (including flood, wind and earthquake)
- Premises and Operations (Comprehensive General Liability)
- Boiler and Machinery
- Public Officials Errors and Omissions
- Law Enforcement Liability
- Crime to include Blanket Dishonesty and Faithful Performance
- Automobile Liability and Physical Damage (including Hired and Non-Owned Liability)
- Workers' Compensation/Employers' Liability
- Accidental Death and Dismemberment (Statutory coverage for police officers and fire fighters)
- Storage Tank Liability and Corrective Action
- Flood Insurance through NFIP
- Cyber Liability
- Watercraft Hull & P&I Coverage

The City of Naples currently participates in a governmental insurance trust brokered by Public Risk Insurance Agency. The annual anniversary date is October 1.

The following is a summary of the City's current self-insured program for property and casualty insurance:

COVERAGE	SIR	LIMITS
<u>Property – All Risk, Replacement Cost</u>	\$25,000 SIR except 5% of TIV per occurrence/per location for Named Windstorm subject to a minimum deductible of \$50,000 per occurrence).	\$100,033,911 Buildings & Contents \$2,500,000 Flood sublimit \$2,000,000 Earthquake
<u>Law Enforcement Liability</u>	\$200,000 SIR	\$1,000,000 person and annual aggregate
<u>General Liability</u>	\$200,000 SIR	\$1,900,000 per occurrence excess of SIR \$6,000,000 general aggregate
<u>Public Officials Liability & Employment Practices Liability</u>	\$200,000 SIR POL \$200,000 SIR EPLI	\$1,000,000 per claim and \$1,000,000 Aggregate <i>Claims Made</i>
<u>Automobile Liability and Physical Damage</u>	\$200,000 Each Accident \$5,000 comprehensive \$5,000 collision	\$1,000,000 per occurrence bodily injury and property damage
<u>Crime</u> <u>Money & Securities</u> <u>Forgers & Alterations</u> <u>Employee Dishonesty</u>	\$25,000 SIR \$25,000 SIR \$25,000 SIR	\$25,000 per loss \$525,000 per Occurrence excess of \$25,000 for Employee Dishonesty and Faithful Performance
<u>Workers' Compensation/ Employers' Liability</u>	\$200,000 SIR	Part One – Statutory Part Two - \$1,000,000
<u>Stop Loss Aggregate</u>		\$1,175,700 <i>*When amount under the SIR reach \$1,175,700 the SIR will be reduced to \$0 for all subsequent claims for GL, LEL, AL, POL, EPL, and WC.</i>
COVERAGE	SIR	LIMITS

<u>Accidental Death and Dismemberment</u>	Statutory Coverage per FS112.19	\$65,000 in the line of duty \$65,000 fresh pursuit \$190,000 unlawful & intentional death
<u>DUI /Community Service Accident Medical Insurance</u>		\$10,000 Accidental Death and Dismemberment; \$5,000 Accident Medical
<u>Watercraft Hull & P&I Coverage</u>		Eight vessels less than 25' with varying values and deductibles
<u>Cyber Liability</u>	\$25,000 Deductible	\$1,000,000 Security and Privacy Liability
	\$10,000 Deductible	\$250,000 Event Management
	\$25,000 Deductible	\$1,000,000 Cyber Extortion
<u>Storage Tank Liability/Corrective Action & Clean-up</u>	\$25,000 Deductible each claim	\$1,000,000 Each claim \$1,000,000 Aggregate (per location/tank schedule on file)

A third party administrator currently provides claims administration.

Background Information

The City of Naples, a municipality in Collier County, Southwest Florida has a staff of 450 full-time equivalent employees, serving a population of 24,000 permanent residents and approximately 35,000 seasonal residents. The City encompasses approximately 14.26 square miles. The City functions as a Council/Manager form of government.

The City provides a full range of services for both residents and seasonal visitors. Services include police and fire protection, construction and maintenance of roads and infrastructure, recreational facilities and activities, planning, building and zoning. In addition, the City provides water, sewer, garbage, and marina services.

Scope of Services

Property and Casualty Insurance Brokerage Services

Services in advising and coordinating with the City's Risk Manager include, but are not limited to the following:

- A. Prepare annual marketing strategy reports identifying anticipated market conditions and proposing a marketing strategy for the City's major loss exposure areas prior to policy renewal.
- B. Assist in developing underwriting data and specifications for renewal negotiations.
- C. Provide trended values for property insurance policies.
- D. With the participation of the Risk Manager, obtain bids from the insurance industry and negotiate the best terms and coverage for the various exposure areas.
- E. Evaluate the commitment and financial stability of the underwriters.
- F. Service existing insurance policies by reviewing coverage issues, issuing binders and Certificates of Insurance, and request endorsements from carriers in a timely manner.
- G. Schedule quarterly meetings with the Risk Manager to discuss loss control issues, exposure changes, and general administrative matters pertaining to the City's insurance program.
- H. Analyze the City's exposure to loss, adequacy of coverage, and develop options on coverage not presently purchased by the City.
- I. Provide service for day-to-day contact on insurance matters.
- J. Assists the City in developing insurance requirements for the various contracts (design, construction, and service) and in reviewing insurance policies, contracts, leases and bonds as requested by the City.
- K. Prepare an annual report including a schedule of policies in force, coverage provisions, premiums, insurance claims experience for the prior policy year and recommendations for possible adjustments to insurance coverage for the next policy year. The report should provide a summary of broker support services rendered during the prior year, with recommendations for broker services recommended for the subsequent year.
- L. Work with the City's Risk Manager to establish a viable and cost effective self-insurance program.
- M. Provide other services that are normally and customarily required of a municipal insurance broker.
- N. Analyze insurance market trends and report in advance on the affect that trends will have on pricing and coverage availability.
- O. Assist the Risk Manager in the audit of Workers' Compensation classification coding.
- P. Provide routine verbal consulting advise on safety and loss control matter as they relate to the City's risk management program.

Onsite inspections, written programs and training programs may be negotiated for an additional fee.

- Q. Provide access to and consulting advice regarding the potential for utilizing new and emerging risk financing programs.

Minimum Qualifications

The City encourages proposals from all insurance brokers meeting the following minimum qualifications:

- A. Licensed in the State of Florida.
- B. Ten years of experience as a licensed insurance broker or brokerage firm.
- C. Annual commercial property and casualty premium volume of \$1,000,000 or greater.
- D. Do you have a minimum of five (5) years' experience with at least three (3) municipal accounts with annual premiums in excess of \$1,000,000 and providing services of the same size, nature, and complexity as the City of Naples.
- E. Evidence of insurance agents' and brokers' errors and omissions insurance with a minimum limit of \$3,000,000.

Proposal Format

All proposals must include the following information:

- A. Completed Exhibit A: Qualification Questionnaire.
- B. A response to the Scope of Services and a description of how those services would be provided.

PLEASE NOTE: FAILURE TO COMPLY WITH ANY PART OF THE RFP MAY RESULT IN REJECTION OF THE PROPOSAL AS NON-RESPONSIVE.

Selection Process

Property and Casualty Insurance Brokerage Services

An Evaluation Committee, consisting of the City's Risk Manager and other City staff members appointed by the City Manager, will independently review and evaluate the written proposals received. The Committee will select proposals deemed most qualified based on the evaluation criteria listed below. The Committee reserves the right to interview proposers, if necessary.

Criteria For Selection

Any proposal that does not meet the Minimum Qualifications as stated in the above Scope of Services section will be rejected. The criteria below are not necessarily listed in order of importance. Proposals will be evaluated on the following criteria:

- 1. Scope and quality of services proposed and demonstrated ability of firm to provide all services identified in this RFP.**

Maximum points - 15 points

- 2. Qualifications and experience of the person(s) assigned to perform services to the City.**

Maximum points - 15 points

- 3. References provided by other clients with comparable services.**

Maximum points - 5 points

- 4. Ability to furnish required service to best service the needs of the City of Naples.**

Maximum points – 20 points

- 5. Location in proximity to Naples.**

Maximum points – 10 points

- 6. Cost of service.**

Maximum points - 35 points

Compensation

The successful firm shall be compensated on an annual fee basis. Fees will be payable quarterly at the end of the each quarter with the first installment due October 31, 2013. All program premiums and charges are to be written net of commission and the acceptance of a commission shall be grounds for immediate termination of the contract. If a carrier does not or cannot work on a net of commission arrangement, the firm shall disclose this fact and the commission shall be deducted from the annual fee. The successful firm shall provide an annual statement from each carrier confirming that the insurance carrier has paid no commissions. Full disclosure of all compensation earned, either directly or indirectly, is required. Use of intermediaries, wholesalers, subsidiary companies,

etc. is expected and encouraged if advantageous to the City of Naples. However, all fees and or commissions earned as a result of their use, must be disclosed and will be deducted from the annual fee. Additionally, the City reserves the right to seek additional relevant records as a means of enforcing this provision.

Contract Period

The contract resulting from this Request for Proposal shall be for a three (3) year period with an option to renew the contract for two (2) additional one (1) year periods upon mutual agreement by both parties.

In order to ensure consistent and correct information, prospective firms or individuals shall submit all questions and requests for clarifications in writing. The City shall not be responsible for notification of firms who have not received the request directly from the City of Naples Purchasing Division, or DemandStar.com.

EXHIBIT A

**Qualification Questionnaire
Property and Casualty Insurance Brokerage Services**

Name of Firm: _____

Address: _____

City: _____ State: _____ Zip: _____

Date Established: _____ Phone: _____

Broker License

Expiration

Number: _____

Date: _____

Number of years experience as a licensed insurance broker or firm. _____

Are you (your firm) licensed in the State of Florida? _____

Do you have annual commercial property and casualty premium volume of \$1,000,000 or greater? _____

Do you have experience in providing brokerage services similar to those outlined in the RFP? _____

Do you a minimum of five years' experience with at least three municipal accounts of the same size, nature and complexity of the City of Naples? _____

Can you provide a Certificate of Insurance evidencing Errors & Omissions Insurance with minimum limits of \$3,000,000? _____

Signature

Date

Title

A. FIRM QUALIFICATIONS AND REFERENCES

1. Provide a brief history and description of your firm. Include a description of resources or services that may be utilized that are not housed in your local office. Separately, provide a description of services and resources that may be introduced to the City of Naples over time that may add value to its risk management program or other business objectives.
2. Describe any special expertise your firm has in providing risk management and insurance services to clients with similar or related business activities. Include a list of current client relationships (local or otherwise), if not included in your references.
3. Describe your firm's efforts to remain current on business and risk issues relating to the City of Naples business profile, including industry or association memberships, if applicable.
4. Provide five current client references of similar size, complexity, or with similar needs. Limit your response to those clients that are principally serviced from your local office.

B. INDIVIDUAL QUALIFICATIONS

1. Provide a resume for each individual that will be assigned to work on the City of Naples account. Include account executives, account managers, marketing personnel, and other specialist that would actively work with the City of Naples. Include an estimate of each key person's allocated time to the City of Naples account. Include an organizational chart identifying the team and reporting structures.
2. Provide a profile of the proposed account executive's current client assignments. Your response should include the number of accounts, their complexity, and some reference to time allotments for each.

C. SERVICES

1. **Risk Assessment and Analysis** – Provide a summary of your firm's process in conducting risk assessment and analysis for firms similar to the City of Naples. Identify resources to be used, if not already part of the proposed service team. Provide samples of internal or external reports that are a product of such assessment and analysis. Based upon the information currently available, identify areas of emerging risk relative to the City of Naples operations, or risk warrants greater attention.
2. **Loss Control** – Provide a summary of internal and external resources to be assigned to loss control, including the rationale for your recommended loss control program. Include a summary of methods used to direct and measure the effectiveness of such services.
3. **Claims** – Provide a summary of internal and external claims resources to be assigned to the City of Naples. Include a description or flow chart on assignment of duties, communications, or process flow in handling

property, workers' compensation, and third party liability claims. Provide references of expert resources that may be available for unusually complex claims matters. Provide a summary of proposed claims management processes or audit functions available from your firm.

Third party claims administration services are not part of this Request for Proposal.

4. **Marketing** – Describe your firm's proposed marketing processes and strategies. Provide comment on current program structure and pricing (to the extent possible) with particular emphasis on your firm's assessment of the current insurance market. Include identification of resources that are not part of the proposed service team. Provide a suggested listing of markets that may be considered for each major line of coverage, including your rationale for such a course of action. Include any intermediaries to be used and your relationship with those companies.
5. **Date Management** – Provide commentary on the projected needs for the City of Naples relative to data management and your firm's approach to meeting those needs. Include resources or systems that might be utilize to enhance this area of risk management.
6. **Program Design** – Provide a brief summary of potential program designs that may be appropriate for the City of Naples risk financing for the major lines of coverage. Include the rationale for your suggestions. Given the information provided, identify your firm's key strategies in evaluating the optimum alternatives for risk financing for the City of Naples in the major lines of coverage.
7. **Communications** – Describe formal and informal communications processes for the City of Naples. Include proposed schedules of key meetings, timelines, and other process mileposts for the proposed client service. Include any proprietary client communications that may be appropriate and available to the City of Naples to facilitate communications.
8. **Other Services (Optional)** – Provide a brief summary of other services available from your firm that may be appropriate to the City of Naples consideration.
9. **Broker Compensation** – Identify your firm's preference on the means of compensation for services. Provide a detailed analysis of the fee build-up, including allocated time and rates for the service providers. Identify any proposed services that may be outside an agreed-upon fee and an estimate for those services, if applicable. Include the details of any proposed incentive plan, if recommended.

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