

# NOTICE

**ADDENDUM NO. FOUR (4)**

**MAY 17, 2016**

**CITY OF RIVIERA BEACH  
RFP NO. 743-16  
INSURANCE BROKER OF RECORD FOR PROPERTY AND LIABILITY  
INSURANCE**

**TO ALL PROPOSERS ON THE ABOVE PROJECT: PLEASE NOTE CONTENTS HEREIN AND AFFIX (PASTE OR STAPLE) TO PROPOSAL DOCUMENTS YOU HAVE ON HAND.**

The following statements supersede and supplant corresponding items in the above subject proposal as follows:

**GENERAL CONDITIONS:**

**SPECIFICATION:**

**I. (PLEASE SEE ATTACHED REQUEST FOR INFORMATION (RFI) DOCUMENT)**

**PLANSHEETS:**

**NOTICE:**

It will be required that Addendum No. 4 be signed in acknowledgment of receipt and that it be attached to the proposal when same is submitted at **1:00 p.m., Friday, May 27, 2016** at the office of the City Clerk, 600 W. Blue Heron Boulevard, Suite 140, Riviera Beach, Florida. For information on this RFP, please contact:

Dean Mealy, Purchasing Manager  
2051 Martin Luther King Blvd., Suite 310  
Riviera Beach, FL 33404  
[dmealy@rivierabch.com](mailto:dmealy@rivierabch.com)

\_\_\_\_\_  
**NAME OF COMPANY**

\_\_\_\_\_  
**PROPOSER'S SIGNATURE**

**DATE:** \_\_\_\_\_

## Public Risk Insurance Agency

1. Question: Would you please provide a current Schedule of Insurance for the 15/16 policy period which would show the following?
  - Line of coverage
  - Participating carrier(s)
  - Limits of coverage and applicable SIR or Deductibles
  - Annual premium by line of coverage
  - Policy dates

Answer: Please see attached Schedule of Insurance

2. Question: An Appendix A is mentioned in the bid specs but was not included. Please advise.

Answer: Please see revised Evaluation Categories form.

3. Question: Is the current broker on a fee basis, and if so what is the current amount, or on a commission basis?

Answer: Commission based on line items ranging between 7.5%-20%.



# Schedule of Insurance

(Intended as a synopsis, only, and does not contain all terms / conditions of policies)

**Arthur J. Gallagher Risk Management Services, Inc.**

8333 N.W. 53<sup>rd</sup> Street, Suite 600

Miami, FL 33166

Phone: 305-592-6080 / Fax: 305-592-4049



**Named Insured:** City of Riviera Beach  
**As Of:** December 1, 2015  
**Agent:** Arthur J. Gallagher Risk Management Services  
**Producer:** Craig Fainstein/ Jori L. Van der Voort  
**Account Manager:** Mayte Gandulfo

Type of Policy	Company and Policy #	Effective Date	Premium	Coverage, Limits& Deductible
Public Entity Package	Lloyds of London Insurance Company PK1004715	10/01/15 10/01/16	\$665,000	<p><b><u>General/Auto Liability (Occurrence Form)</u></b></p> <p><b><u>Primary Limit:</u></b> \$ 900,000 any one claim/accident excess of \$ 100,000 SIR  <b><u>Excess Limit:</u></b> \$3,000,000/ \$6,000,000 Annual Aggregate</p> <p><b><u>Sublimit:</u></b>  Premises Medical Payment \$5,000 ground up any one person/ \$100,000 ground up any one occurrence</p> <p>Automobile Medical Payment \$5,000 ground up any one person/ \$100,000 ground up any one occurrence</p> <p>Uninsured/Underinsured Motorists – Rejected</p> <p><b><u>Worker Compensation</u></b></p> <p><b><u>Primary Limit:</u></b> \$375,000 excess \$275,000 SIR</p> <p><b><u>Employee Benefits Liability (Claims Made Basis)</u></b></p> <p><b><u>Primary Limit:</u></b> \$900,000 any one claim/accident excess of \$100,000  Retro Date: 10/01/98  <b><u>Excess Limit:</u></b> \$3,900,000/ \$6,000,000 Annual Aggregate  Retro Date: 10/01/09</p>

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## Public Officials Misc Liability (Claims Made Form) unless listed below: \$100,000

COVERAGE	FORM TYPE	RETROACTIVE DATE	SIR	LIMIT	ANNUAL AGGREGATE
Errors & Omissions - Primary	Claims-Made	October 1, 1979	\$100,000	\$200,000	\$6,000,000 Applicable to entire section IV of the package
Errors & Omissions - Excess	Claims-Made	October 1, 2009		\$3,000,000	
Employment Practices Liability – Primary	Claims-Made	October 1, 1979	\$100,000	\$200,000	
Discrimination and Violation of Civil Rights		October 1, 1986			
Employment Practices Liability - Excess	Claims-Made	October 1, 2009		\$3,000,000	
E.E.O.C Administrative Hearing - Primary	Claims-Made	October 1, 1979	\$100,000	\$200,000	
E.E.O.C Administrative Hearing - Excess	Claims-Made	October 1, 2009		\$3,000,000	
Sexual Harassment-Primary	Claims-Made	October 1, 2011	\$100,000	\$200,000	
Sexual Harassment-Excess	Claims-Made	October 1, 2011		\$3,000,000	
Sexual Abuse- Primary	Claims-Made	October 1, 2012	\$100,000	\$900,000	

**Primary Limit:** \$200,000 any one claim/accident excess of monoline E&O policy

Retro Date 10/01/79

**Excess Limit:** \$3,000,000 \$6,000,000 Annual Aggregate

Retro Date 10/01/09

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				<p><u><b>Law Enforcement Activities (Occurrence Form)</b></u></p> <p><b>Primary Limit:</b> \$ 900,000 any one claim/accident excess of \$ 100,000 SIR  <b>Excess Limit:</b> \$3,000,000/ \$6,000,000 Annual Aggregate</p> <p><b>Sublimit:</b> Reimbursement of Defense Cost Incurred prior to denial or declination of coverage  \$25,000 ground up any one assured  \$100,000 aggregate per occurrence  \$100,000 annual aggregate</p> <p>Corridor Retention of \$175,000 applies to all lines  Loss Fund: \$1,800,000 in the aggregate annually  Excess Loss Fund Limit: \$1,000,000 (Annual Aggregate)</p>
Excess Workers' Compensation	Safety National Casualty Corporation SP4053899	10/01/15 10/01/16	\$127,048	<p><b>Limit: Excess of Lloyds of London</b>  Statutory (WC) Each Accident/Each Employee for Disease  \$ 1,000,000 (EL) Each Accident/Each Employee for Disease</p> <p><b>Retention:</b>  \$ 650,000 Each Accident  \$ 650,000 Each Employee for Disease</p>
Boiler & Machinery	Federal Insurance Company 76427118ECE	10/01/15 10/01/16	\$ 2,725	<p><b>Limit:</b>  \$ 50,000,000 any one accident</p> <p><b>Deductible:</b>  \$ 25,000 any one accident Combined except Utility Interruption 4 Hour Waiting Period</p>

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Sports Accident	National Union Fire Insurance Company of Pittsburg SRG0009147497	10/01/15 10/01/16	\$23,675	<p><b><u>Plan: Primary Excess Over \$100:</u></b></p> <p><b><u>Accidental Death Benefit:</u></b> \$ 5,000</p> <p><b><u>Accidental Dismemberment Benefit:</u></b> Principal Sum:\$ 10,000</p> <p><b><u>Accidental Medical Expense:</u></b> Maximum Amount: \$ 500,000</p> <p><b><u>Benefit Period:</u></b> One Year</p>
Fiduciary Liability	National Union Fire Insurance Company of Pittsburg, Pa. 02-420-79-80	05/18/13 05/18/14	\$12,007 + \$156 FL Surcharge	<p>Limit \$2,000,000 (aggregate for all loss combined including defense costs)</p> <p><b>AGGREGATE LIMIT OF LIABILITY:</b> \$2,000,000 (Inclusive of Defense Costs, Charges and Expenses)</p> <p><b>HIPAA SUBLIMIT OF LIABILITY:</b> \$25,000</p> <p><b>RETENTION:</b> \$25,000</p> <p><b>CONTINUITY DATE:</b> 05/18/1998</p>

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Crime	Hartford Fire Insurance Company FA 0246947-13	10/01/15 10/01/16	\$4664.00	<b>Insuring Agreement I.A.</b> (Employee Theft Dishonesty including Faithful Performance - <u>Per Loss</u> )  <b>Limit:</b> \$1,000,000 Excess \$25,000 SIR  <b>Insuring Agreement 2</b> – Depositors Forgery or Alteration  <b>Limit:</b> \$100,000 limit excess \$25,000 SIR  <b>Insuring Agreement 3-</b> Theft, Disappearance and Destruction  <b>Inside Limit:</b> \$50,000 excess \$25,000 <b>Outside Limit:</b> \$50,000 excess \$25,000  <b>Insuring Agreement 4</b> – Robbery and Safe Burglary  <b>Limit:</b> N/A N/A  <b>Insuring Agreement 5</b> – Computer and Funds Transfer Fraud  <b>Limit:</b> \$100,000 excess of \$25,000
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Primary Property (Excluding Water Utilities)	Axis Surplus Insurance Company EAF769633-13	10/01/15 10/01/16	\$415,000	<b>Primary</b> Limit: \$5,000,000 Blanket Limit  <u><b>Sub-limits</b></u> \$5,000,000 Earthquake per occurrence/ annual aggregate \$5,000,000 Flood per occurrence/ annual aggregate \$5,000,000 Accounts Receivable 25% of Loss Debris Removal, not to exceed \$5,000,000 \$5,000,000 Electronic Data Processing Equipment Included Electronic Data Processing Media \$1,000,000 Expediting Expense \$1,000,000 Fine Arts, \$10,000 max any one item \$50,000 Fire Department Service Charge \$100,000 Limited Coverage for Fungus, Wet Rot, Dry Rot, and Bacteria – Annual Aggregate \$5,000,000 Miscellaneous Unnamed Locations \$5,000,000 Newly Acquired Locations-120 days reporting \$5,000,000 Ordinance or Law \$250,000 Outdoor Property \$10,000 Pollutant Clean up and Removal - aggregate \$100,000 Preservation of Property \$100,000 Professional Fees \$100,000 Property off Premises \$2,000,000 Property in Transit \$2,500,000 Service Interruption – Excluding Overhead Transmission lines \$5,000,000 Valuable Papers \$5,000,000 Extra Expense \$100,000 Personal Property of Others in the Insured's Care Custody and Control \$100,000 Personal Property of Officers & Employees, subject to
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				<p>\$1,000 max any one person  \$2,500,000 Errors and Omissions  \$1,000,000 Property in the Course of Construction</p> <p><b><u>TIV:</u></b> \$76,298,021</p> <p><b><u>Deductible</u></b>  6% Per Occurrence per statement of values on file with company subject to a minimum of \$100,000 per occurrence for Named Windstorm and Flood from Named Windstorm</p> <p>\$100,000 All Other Wind</p> <p>\$100,000 For each and every loss or damage to Covered Property to all "locations", except as specifically stated below or in endorsements attached to the policy.</p> <p>\$100,000 Property in Transit</p> <p>\$100,000 Service Interruption</p> <p>\$100,000 Earthquake</p> <p>\$500,000 Real Property, Flood</p> <p>\$500,000 Personal Property, Flood</p> <p>\$100,000 Time Element, Flood</p> <p>\$100,000 All Other Flood</p>
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Excess Property (Excluding Water Utilities)	Gemini Insurance Company GXS113113-00	10/01/13 10/01/14	\$125,000	<b><u>First Excess Layer</u></b> Limit: \$5,000,000
	Arch Specialty Insurance Co. ESP7300741-00		\$72,500	<b><u>Second Excess Layer</u></b> Limit: \$20,000,000 Excess of \$10,000,000
	Colony Insurance Co. XP261707		\$72,500	Arch Insurance- \$5M p/o \$20M xs \$10M Colony Insurance - \$5M p/o \$20M xs \$10M Westchester - \$5M p/o \$20M xs \$10M Ironshore Insurance - \$5M p/o \$20M xs \$10M
	Westchester Specialty Ins Company D36082550007		\$72,500	Various Sub-limits. Follows Primary
	Ironshore Insurance Company 001172102		\$72,500	

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Property (Water Utilities Only)	ACE American Insurance Company EUT NO 91 55 66 1	10/01/13 10/01/14	\$203,425	<p><b><u>Policy Limit \$57,562,870</u></b>  All Risk of direct physical loss or damage, covering Property Damage, Business Interruption, Extra Expense and Boiler &amp; Machinery</p> <p><b><u>Sublimits</u></b>  \$10,000,000 Wind  \$ 5,000,000 Annual Aggregate Earthquake and Flood  except Flood 100 years \$1,000,000  Underground Pipes &amp; Sewers \$4,120,000  Water Lines \$7,210,000</p> <p><b><u>Deductible</u></b>  \$50,000 except  \$25,000 for Contractor's Equipment  Flood- 5% of the property damage TIV subject to \$500,000 minimum  Wind (named storms)- 5% of the property damage TIV subject to \$500,000 minimum  Time Element -120 Hours per Occurrence</p>
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Cyber Risk		10/01/13 10/01/14	\$19,998	Insuring Agreements	Limit of Liability Each Claim/Aggregate	Retention Each Claim	Retroactive Date
	Illinois Union Insurance Company EON G25632606 002			Privacy Liability	\$1,000,000/\$1,000,000	\$25,000	10/1/2012
				Data Breach Fund	\$250,000	\$25,000	10/1/2012
				Standard	\$500,000	\$25,000	
				Sidecar option*			
				Network Security	\$1,000,000/\$1,000,000	\$25,000	10/1/2012
				Liability			
				Internet Media	\$1,000,000/\$1,000,000	\$25,000	10/1/2012
				Liability			
				Network Extortion	\$1,000,000/\$1,000,000	\$25,000	10/1/2012
				<b>Regulatory Proceeding Sub-Limit of Liability: \$500,000</b>			
				<b>Maximum Policy Aggregate Limit of Liability: \$1,000,000</b>			

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Storage Tank Liability	Commerce and Industry Insurance Co. 005609616	10/01/13 10/01/14	\$4,538	<p>\$4,000,000 Policy Aggregate \$1,000,000 Each Accident</p> <p>Deductible: \$5,000</p> <p><b><u>Covered locations:</u></b></p> <p>Location #1 Riviera Beach City Lift Station 1-A 2051 Avenue H West Tank Capacity: 1,000</p> <p>Location #2 Riviera Beach City Water Treatment Plant 800 W Blue Heron Blvd Tank Capacity: 12,000 Tank Capacity: 1,000</p> <p>Location #3 Riviera Beach- Lift Station #47 909 Ave U Tank Capacity: 2,500 Tank Capacity: 1,000 Tank Capacity: 8,000</p>
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				<p>Location #4 Riviera Beach-Lift Station 6522 Haverhill Rd Tank Capacity 1,000</p> <p>Location #5 Riviera Beach Utility Dist Repump 909 Ave U Tank Capacity 2,000</p> <p>Location #6 Riviera Beach-Public Works 2391 Ave L Tank Capacity: 15,000 Tank Capacity: 15,000 Tank Capacity: 15,000</p> <p>Location #7 Riviera Beach-City Marina 200 E 13th St Tank Capacity: 12,000 Tank Capacity: 12,000</p>
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Flood	American Bankers Insurance Co. 2033867900 2033867700 2033839600 2033839400	02/24/13-14	\$29,255	2033867900 200 E 13th St - Marina Adm. Offices \$134,800 Bldg./ \$0 Cont.  2033867700 200 E 13 <sup>th</sup> St - Marina Dry Storage Bldg. \$500,000Bldg./\$500,000 Cont.  2033839600 180 E. 13th Street Newcomb Hall \$500,000 Bldg./\$131,500 Cont.  2033839400 Fire Station #3, 5020 N. Ocean Drive \$500,000Bldg./\$68,000 Cont
Bonds	Hartford Fire Insurance Co. 21BSBGJ6253	05/17/13-14	\$200	Insured/Principal (Randy Sherman) Bond Limit: \$50,000
Bonds	Hartford Fire Insurance Co. 21BSBFP6867	05/17/13-14	\$360	Insured/Principal (Ruth C. Jones) Bond Limit: \$50,000

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