



**REQUEST FOR PROPOSAL 2022 – 01
MUNICIPAL INSURANCE SERVICES
AND CYBER INSURANCE**

Due: September 8th, 2022

Deliver to:

**Karine Pelletier- Clerk-Treasurer
The Corporation of the Township of McGarry
27 Webster Street
P.O. Box 99
Virginiatown, Ontario P0K 1X0
kpelletier@mcgarry.ca**

1. OVERVIEW

1.1 DEFINITION

The Following definitions provide meaning to terms stated in the current proposal.

- “Township” refers to the Corporation of the Township of McGarry.
- “RFP” refers to Request for Proposal.
- “Proposal” refers to a written document issued to the Township for consideration of the performance of services requested herein.
- “Proponent” refers to an individual or entity who submits a response to the proposal.
- “Contract” means an Agreement and any attachments thereto.

1.2 PURPOSE

The Township is currently seeking a proponent to help provide municipal insurance services and cyber insurance in the areas contained within this RFP. Terms and conditions, service requirements and coverage specifications have been included to govern any resulting policy. The Township will be tasked with selecting a successful proponent, if any. The current contract for the Township for insurance services and cyber insurance expires on February 1, 2023.

1.3 CORPORATE PROFILE

The Township of McGarry is a municipality of Northern Ontario, population of 579. The Township of McGarry ensures that municipal services are being delivered for the health & safety and wellbeing of the community.

Vision: The community of McGarry is a vibrant, culturally diverse, and active community, a place for families and small businesses to thrive. Residents take pride in their community, with a unique small-Township feel, a great natural environment and high level of involvement and engagement. Our residents work together to strengthen our community and are welcoming of different cultures and viewpoints.

Council, Volunteers and Employees

The Township has 5 members of Council that typically meet monthly on the second Tuesday of each month. The Township also appoints boards and committees along with various volunteers who work on behalf of the municipality at various functions.

The following includes current count estimates:

- Mayor and Council 5
- Volunteer firefighters 24
- Full-time employees 6
- Part-time employees 2
- Summer students 13

Services

List of activities performed by the Township or by an independent contractor:

Service	Township	Contractor	Comments
Ambulance		X	
Health Services	X	X	
Fire Department	X		
Police Department		X	
Protective Inspection and Control		X	
Animal Control		X	
Sidewalk Maintenance/Construction	X		
Snow Removal	X		
Street Cleaning	X		
Street Maintenance / Construction	X	X	
Road Maintenance / Construction	X	X	
Sewage Treatment	X	X	
Storm Sewer Maintenance	X	X	
Waterworks Maintenance /Distribution	X	X	
Water main Construction	X	X	
Waste Collection		X	
Monitoring & Reporting of Landfill sites		X	
Vehicle Equipment / Garages	X		
Cemetery Operations & Maintenance		X	
Recreational Operations & Maintenance	X		
Library Services	X		

Annual Events

The Following are typical event(s) held by the Township:

- Canada Day
- Country Jamboree

Other Pertinent Information

- Parks: 5
- Swimming Pools: 0
- Arena: 1
- Water Treatment: Plant is owned by the Township but is run by Ontario Clean Water Agency.
- Wastewater Treatment: Plant is owned by the Township but is run by Ontario Clean Water Agency.
- Storage Sites: 1

For further information, please contact Karine Pelletier, Clerk-Treasurer

2. GENERAL TERMS AND CONDITIONS

2.1 PROPOSAL SUBMISSIONS

The Following includes specifications for the proposal submission:

- Any change notices, appendices and addenda issued for this RFP shall be considered part of this proposal document.
- **IMPORTANT: The proposal is required to have separate pricing for municipal insurance services and cyber insurance.**
- The proposal is to be submitted in a sealed envelope clearly marked "Request For Proposal-2022-01-Municipal Insurance Services and Cyber Insurance" addressed to the Clerk-Treasurer or by email to kpelletier@mcgarry.ca **with the same subject indicated above.**
- Proposals put forward verbally or by fax shall not be accepted.
- Proposals received after the closing date and time shall not be accepted.
- Proponents may not make modifications to their proposals after the closing date and time.
- All proposals shall become the property of the Township.
- It is the responsibility of each proponent to submit all required documents as outlined in this RFP. Failure to quote on all options set out will disqualify your proposal.
- All premiums shown shall be actual premiums in Canadian dollars, exclusive of the provincial Sales Tax (PST) which shall be additional to the premiums shown.

2.2 IRREVOCABLE OFFER

Following the opening, all proposals are irrevocable by any proponent and all documents submitted become the sole property of the Township. Offers shall open for acceptance by the Township for a period of not less than sixty (60) days from the closing date.

2.3 PROPOSAL COST

The Township is not responsible for any expenses incurred by any of the interested parties in preparing and submitting a response to this RFP.

2.4 MUNICIPAL CONTACT FOR RFP

The proponent is responsible for clarifying any points in question with the Clerk-Treasurer prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed to:

Karine Pelletier, Clerk-Treasurer
27 Webster Street, P.O. Box 99
Virginiatown, ON P0K 1X0
T: 705-634-2145 ext. 223
E: kpelletier@mcgarry.ca

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this RFP, they must notify the Township immediately in writing.

Any revision to this RFP will be issued as an addendum to all proponents and will be posted on the Township website (www.mcgarry.ca).

2.5 EVALUATION FACTORS FOR AWARD

Any award to be made pursuant to this RFP will be based upon the Proposal with appropriate consideration to the chart below.

Evaluation Criteria	Points
Company Profile, Qualifications and Experience	20
Demonstrated Ability to meet Township Requirements	20
Proposal Clarity and Presentation	20
Value Added Services	10
Municipal References, Past Experience and Transition Plan	10
Cost, Coverage and Deductible Options	20
Evaluation Total	100

Evaluation of the proposals will not be limited to the criteria referred above, and other relevant criteria can be considered.

The Township reserves the right to request additional data or information after the proposal date if, in the municipality's sole view, such data or information is considered pertinent to aid the review and evaluation process.

2.6 REQUEST FOR PROPOSALS / PROJECT SCHEDULE

The schedule for this RFP is as follows:

Event	Date
Issue of Request for Proposal	July 28, 2022
Last Date for Questions	August 26, 2022
Proposal Due Date	September 8, 2022
Target Date for review of Proposals	September 15, 2022
Interviews (if necessary)	September 20, 2022
Target Date for Contract Award	September 23, 2022

2.7 PUBLIC OPENING

The Township intends to open and evaluate Proposals internally. There will not be a public opening.

2.8 REJECTION OF PROPOSALS

The Township reserves the right to reject any and/or all proposals received. The Township is not under any obligation to award a contract and reserves the right to terminate the RFP at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal do not constitute acceptance of any proposal. Lowest or any proposal may not necessarily be accepted.

Lobbying and Single Point Contract – Lobbying or contact with municipal staff, other than noted above, officials or advisers, including Council, about this RFP is prohibited and can be considered grounds for disqualifications from the process.

2.9 NEGOTIATION OF CONTRACT AND AWARD

It is expected that that negotiations with one or more bidders may be required with respect to any aspect of the requirements.

In the event that a proponent is selected, the Township may:

1. Enter into a contract with the chosen proponent; or
2. If at any time the Township reasonably forms the opinion that a mutually acceptable agreement is not likely to be reached within a reasonable time, give the selected proponent written notice to terminate discussions, in which event the Township may then either open

discussions with another proponent or terminate this proposal and retain or obtain the services in some other manner.

2.10 CONFIDENTIALLY

The Township and the proponent agree that the content of each response to this RFP will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this RFP, each proponent, broker and insurer agrees not to disclose at any time. Only information subject to notify to the Freedom of Information and Privacy Act (MFIPPA) may be disclosed. The Township agrees to notify the proponent should a request for Information be received.

2.11 TERM OF AGREEMENT

The successful proponent will provide services to and arrange insurance for the Township for the upcoming policy term, from February 1, 2023 to February 1, 2026. **Based on satisfactory performance, service, and renewal pricing, subsequent renewals may be granted.**

2.12 RESERVATION RIGHT

Proponents will not have the right to change conditions, terms, or prices of the proposal once the proposal has been submitted in writing to the Township, nor shall proponents have the right to withdrawal a proposal once it has been submitted.

2.13 GOVERNING LAW

Any contracts resulting from this RFP shall be governed by and interpreted in accordance with the laws of the Province of Ontario and/or those in accordance with the Township's Procurement Policies and Procedures.

2.14 CANCELLATION

All insurance policies will include a sixty (60) day written notice of cancellation by the Insurer, unless otherwise noted and agreed to by the Insured.

3. SERVICES REQUIREMENTS

Please provide responses to the following in the order presented.

3.1 PROPONENT RESPONSIBILITIES

Brokers and Insurers must provide evidence of long-term strength and visibility, flexibility to react to the changing insurance needs of the Township but have the ability to anticipate the Township's needs and respond with innovative solutions. Brokers must have access to appropriate insurance markets.

1. All interested proponents shall advise and register their firm with the Clerk-Treasurer in order to receive any potential addenda.
2. Each Insurer is asked to provide evidence of long-term financial strength and viability including:
 - Most recent audited financial statement
 - AM Best rating
3. Please confirm your organization is licensed and in good standing to operate as an insurance broker in the Province of Ontario.
4. Please provide evidence of municipal experience including your familiarity with operations and associated risks.
 - Provide a list of current municipal clients of similar size, exposures, and scope of operations to the Township in your proposal.
5. Outline the Account Management team you propose to ensemble to service the needs of the Township including the qualifications and functions of each team member (including Insurance Broker).
6. Please include a list of three (3) municipal references including contact names, addresses and phone numbers, if applicable.

3.2 RISK MANAGEMENT SERVICES

The Township is interested in receiving information on new and innovative ways to manage its risk and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you will provide or have provided for Municipal clients, within the Province of Ontario, of a similar size and scope of operations as the Township of McGarry within the last three (3) years.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for services basis.

3.3 CLAIMS MANAGEMENT SERVICE

See section 4

3.4 COVERAGE

The following highlights some of the key requirements. Further details will be outlined in section 4. Coverage Specifications and Assets Inventory.

Wordings: Proponents may quote on their own wordings as long as all conditions are met by the wordings. The Township will require that original specimen wordings must accompany the proposal showing all Terms, Conditions and Exclusion. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked “Deviations”. Please provide comments and recommendations where deviations from the proposal are deemed appropriate by the bidder.

Claims Mode: The Errors and Omissions Liability and the Environmental Liability policies are to be written on a claim mode form.

Assignment/Transfer: The successful proponent will not assign or transfer any portion of the proposal submitted without receiving prior approval to do so by the Township.

Coverages: At any time of this Agreement the Township reserves the right to increase or decrease coverage for insurance purposes, or to add or remove additional items to the respective policies or to increase or decrease deductibles, all of which would be subject to increases or decreases to premium cost.

If coverages exceed those set out in the “Coverage Requirement”, proponents must include a separate Program Options section to their submission outlining enhancements and costs associated.

4. COVERAGE SPECIFICATIONS AND ASSET INVENTORY

The following snapshot of our existing policy documents – Available upon request:

Appendix A: Coverage Summary

Appendix B: Property Schedule

Appendix C: Licensed Vehicles Schedule

Appendix D: Unlicensed Vehicle Schedule