RFP 2020-BU012

Commercial Insurance Provider

RFP ADDENDUM NO. 1 - QUESTIONS AND ANSWERS

To All Potential Bidders:

This addendum is issued to modify the previously issued bid document and/or given for informational purposes, and is hereby made a part of the bid documents. Please attach this addendum to the documents in your possession. The original RFP Documents remain in full force and effect, except as modified by this Addendum, which is hereby made part of the RFP. Respondents shall take this Addendum into consideration when preparing and submitting its Proposal. Per the RFP, the proposer shall acknowledge receipt of any and all addenda, if any, per instructions Appendix One/Section 4 Addenda Checklist.

QUESTION/ANSWERS – submitted by email

My underwriting department needs to know the construction of each building. Do you have a property schedule showing the construction type? No. we do not have that but all of the buildings are concrete base (some floating), wood and steel studs, brick and mostly all flat roofs.

Please provide the following information:

1. Property: No detail information available. All of the buildings are concrete base (some floating), wood and steel studs, brick and mostly all flat roofs.
   - Type of construction for each building
   - Type of roof material for each building (i.e. metal, composite, etc.)
   - Age of roof for each building
   - Any vacant or unoccupied buildings? If yes advise which building and plans to repurpose or not- currently we have several vacant buildings due to COVID19, however under normal circumstances we do not.

2. Number of employees:
   - Administrators 11
   - Athletic Trainers at this time we have 1 part time trainer
   - Counselors 3
   - Psychologist 0

3. Bonds:
   - Current bond rating -
   - Amount of outstanding bonds - none

4. Risk Management
   - Will the college allow the carrier underwriter to conduct an over the phone risk management assessment interview?
     - If yes, please advise the contact name, phone number and when the call can be placed. Jeff Williams, Facilities Director, 903-983-8669. He is currently doing
threat assessments and safety assessments for COVID19 for students to start returning to campus. You will need to call and set up a time with him directly.

5. Due to the pandemic and everybody being required to stay home, this includes insurance company underwriters, this is causing longer than usual timeframe to underwriter submissions to offer quotations as well as we are in the beginning of hail season, Texas has become a leader in hail losses and insurance carriers do not like to offer quotes more than 90 days from the effective date. Since your policies do not renew until 9/1/2020, is it possible to extend the due date to 6/17/2020? Because of the current contract end date we have to have our recommendation before the June Board of Trustees meeting, June 8th.

Below is a list of questions that our insurance company is asking that we are unable to find answers in the request for proposal (RFP)

Kilgore College Tax ID # 75-6001909

What insurance coverage does Chubb Insurance Company write? International Liability


<table>
<thead>
<tr>
<th>Description of Coverage</th>
<th>2015-2016</th>
<th>2016-2017</th>
<th>2017-2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property / Inland Marine / Equipment Breakdown</td>
<td>$203,310.00</td>
<td>$203,680.00</td>
<td>$204,439.00</td>
</tr>
<tr>
<td>General Liability / Employee Benefits Liability</td>
<td>$ 7,767.00</td>
<td>$ 7,253.00</td>
<td>$ 7,803.00</td>
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<tr>
<td>Automobile Liability &amp; Physical Damage</td>
<td>$ 16,120.00</td>
<td>$ 17,807.00</td>
<td>$ 15,872.00</td>
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<tr>
<td>Crime</td>
<td>Included</td>
<td>Included</td>
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</tr>
<tr>
<td>School Board Liability</td>
<td>$16,075.00</td>
<td>$18,857.00</td>
<td>$20,288.00</td>
</tr>
<tr>
<td>Law Enforcement Liability</td>
<td>$5,634.00</td>
<td>$4,929.00</td>
<td>$4,929.00</td>
</tr>
<tr>
<td>Excess Liability</td>
<td>$14,140.00</td>
<td>$14,546.00</td>
<td>$14,564.00</td>
</tr>
<tr>
<td>Professional Medical Malpractice-Med Students</td>
<td>$11,488.00</td>
<td>$8,832.00</td>
<td>$8,441.00</td>
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<tr>
<td></td>
<td>$274,534.00</td>
<td>$275,904.00</td>
<td>$276,336.00</td>
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</table>

**General Liability/Property/Auto**

Does the entity have a risk manager? Yes, Chief Cariker public safety (law enforcement, emergency response, large crowds/events, etc.) and Jeff Williams Environmental Health and Safety (OSHA, TCEQ, fire systems, UL, etc.)

Is there an established safety committee with authority to enforce safety rules & regulations no committee see above

Is the risk manager also responsible for safety management Yes

Is there a formal written pre-employment screening procedure in place? Yes Criminal background? Yes

Are Entity vehicles stored within a fenced lot - some are, at the Driving Range they are and at the Auto Mechanics shop they are, the police department is not fenced in. The Lineman and CDL lots are not fenced.

Do an employee’s use their personal vehicles for entity business very rarely, policy is to use rentals when available if yes does the entity require copy of insurance policy they must have current insurance and we pull driving records

Does the entity allow anyone to use personal vehicles to transport students to & from any school activity – no it is not policy unless rentals are not available. See question above

Is there a vehicle written maintenance program in place no

You have listed in the questions to have 1 grandstand - I’m assuming this is football stadium? Im not fining it listed on the property schedule no it Is not the football stadium we use the high school stadium, the grandstand is for the softball field.

How many bleachers? softball field has 4 with 4 risers and 1 with 5 risers. Inside Masters Gym(Basketball) there are bleachers on both sides, capacity is 1600.
What are the stadium receipts? We do not have our own stadium.

I’m not seeing the stadium listed on the property schedule, maybe I may be missing it? No, we do not have a stadium just the softball field and the basketball courts with bleachers

How were the property valued determined? If appraisals were performed, by whom and date of appraisal? appraisals were not done.

Please advised kind of roofs on all buildings and when they were replaced? All of the buildings are concrete base (some floating), wood and steel studs, brick and mostly all flat roofs. I have no more detailed information than that

**Educators Legal Liability**

Does the entity participate in employee leasing? no If yes, does contract contain a provision to hold entity harmless from employment action by leased employees?

As regards to Educators Legal Liability: Has any claim been made against the entity that was not covered by insurance? No knowledge of any claim denials by agent.

Is the entity aware of any claims, acts, omissions, incidents or circumstances which might reasonably be expected to be the basis of a claim or suit? None disclosed as of renewal review date on 2/26/2020.

**Police Professional Liability**

Does the entity contract its law enforcement services to any other public or private entity? no If yes need name & location & copy of servicing contract

Are any additional personnel retained by the entity for such purposes and are the trained on the entity's policies and procedures? Not sure I understand this question, all personnel are trained on policies and procedures or do you mean do we hire and train any outside contract police officers and we do not.

Is the entity a party to any mutual aid, reciprocal or regional task force agreements? No

Is the entity a party to any mutual aid, reciprocal or regional task force agreement? If yes need copy of agreement

Does the entity require to be named as an additional insured when providing law enforcement services? I am not sure what this means.

Does the entity authorize moonlighting by its law enforcement officers Yes if yes need name, title of individual authorizing Chief Heath Cariker What percentage of Law enforcement staff moonlight on average 10% Is moonlighting in bars, taverns or other establishments serving alcohol authorized? No. Officers may only work at area high schools and colleges.

Need copy of Police policies and procedures attached Are they reviewed regularly by legal counsel

Police selection process prior to employment: written exam no Psychological exam yes Professional Psychological exam yes background & employment investigation yes

Do all law enforcement officers meet Texas Minimum standards for training and receive certification prior to assignment of street duty? yes

Are all officers trained & qualified before using: Batons yes mace/chemicals yes control holds yes stun guns yes Taser Only. canine handling N/A

How often are officers re-certified for their firearms? yearly

Do all officers receive training in: first aid yes car not sure what this means defibrillators yes

What is the average number of hours per officer/per week 42

**Crime**

Number of employees/volunteers that handle money 18 employees

Total # of Volunteers no volunteers

Are audit done by a CPA CPA or an Auditor

Date of last audit February 2020

What is the dual signing limit for checks all checks require a dual signature and is dual authorization required for all wire transfers

Any crime claims reported in last 5 years we had a cashier stealing money from the business office vault. It happened in May of 2017.

**International Liability**

Countries in which the insured will travel? With the current pandemic situation the exact country(ies) is unknown at this time.

Description reasons for international travel? World Famous Kilgore College Rangerettes travel internationally presenting their show.

Any products sold or demonstrated internationally? no

Any vehicles owned internationally? no If so where are they garaged?

Any vehicles hired or rented internationally? yes If so describe kind of auto and use of auto? Tour companies provide busses and vans for the girls and members of their entourage.

How many trips are made outside the US? 1 Number of Travelers? Between 75-100 Number of Days? Trips vary depending on the visiting country could be 7-14 days Purpose of Trips? World Famous Kilgore College Rangerettes travel internationally presenting their show.

As for Cyber Policy, we just signed a separate Cyber Policy so this is not included in the current RFP Scope.
I have completed an application for the medical students accident policy but I’m not finding the following information

Current policy info: Insurance Company Policy # Policy Dates Premium

Current Loss runs

Hibbs & Hallmark first wrote the Accident Insurance on the Medical Students on 9/1/2019. Coverage prior to that was with Markel Ins. Co. through another agency. Policy #MAR15590 eff. 9/1/18 to 9/1/19. Attached are the loss runs from Health Special Risk Inc.

Please provide the name of the insurance company that provides coverage for these exposures.

International Liability – ACE AMERICAN INSURANCE COMPANY

Medical Professional Liability – AMERICAN CASULATY COMPANY OF READING, PA

Accident Insurance Medical Students and Child Development Students – STARR INDEMNITY & LIABILITY COMPANY

Fine Arts – ASPEN AMERICAN INSURANCE COMPANY

Inland Marine – PUBLIC EDUCATORS ASSOCIATION OF TEXAS

Police Professional Liability – PUBLIC EDUCATORS ASSOCIATION OF TEXAS

Excess Liability – PUBLIC EDUCATORS ASSOCIATION OF TEXAS

The following were provided the Blanket Additional Insured info on the General Liability:

City of Duncanville
Clune & Company, LC
Costume Rentals
Drive Nation Sports
Mall at Longview, LLC
None on the auto.

Over the last 2 years, how many teaching, professional and senior administration individuals have left the Educational Institutions employ due to the following:

<table>
<thead>
<tr>
<th></th>
<th>Current Year</th>
<th>Prior Year</th>
</tr>
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<tbody>
<tr>
<td>Involuntary terminations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resignations (other than retirement)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Layoffs / downsizing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Do you pay any employees overtime? yes
What % of the colleges’ employees are exempt? %

Have any of the following situations occurred during the past 5 years:

- Allegations of unfair or improper treatment regarding employee hiring, tenure decisions, remuneration, advancement or termination of employment?

- Disputes involving integration, segregation, discrimination or violation of civil rights? YES

- Allegations of sexual molestation, abuse or harassment against any: see page 47 last questions on page, asked and answered
  - Student?
  - Current or Former Employee?
  - Other?

- Complain filed with the EEOC, Office of Civil Rights, Human Rights Commission, United States Department of Education, State or Federal Court, or any similar State or Federal agency by any person, current or former employee or job applicant? See page 48 2nd and 3rd questions asked and answered

- Layoff of employees or reduction in services? Yes due to COVID-19

- Strike, slowdown or other disruption by employees? no

- Does the Educational Institution, its board and/or trustees, “reporting Manager” or its employees have any knowledge of any pending claims, suits, incidents, settlements, demands, complaints, charges, or proceedings related to actual or alleged acts, errors or omissions, which might reasonably be expected to give rise to a claim against the Education Institution, the board and/or its trustees, or any of its employees? “Reporting Manager” means any nature person serving as President/CEO, Chancellor, Provost, DFO, Head of School, Principal, Superintendent, General Counsel, Chief Risk Officers, Director of Human Resources or any position equivalent to the foregoing, of the educational entity requesting insurance? See page 48 middle questions asked and answered
  - If yes to the above question, has this claim been reported to the insurance company?