



# **REQUEST FOR PROPOSALS INSURANCE SERVICES ELMORE COUNTY BOARD OF EDUCATION Wetumpka, Alabama**

## **1. Introduction and Notice of Request for Proposals**

The Elmore County Board of Education ("ECBOE") is soliciting sealed proposals from qualified insurance carriers, brokers, or authorized representatives to provide insurance coverage for district operations. ECBOE is requesting separate cost proposals for the following policy areas: (1) Facilities Property Insurance, (2) Fleet/Automobile Insurance, and (3) Additional General Liability Insurance.

The Facilities Property Insurance and Fleet/Automobile Insurance coverages are the Board's primary insurance priorities under this solicitation. Additional General Liability Insurance is being requested as an alternate proposal for consideration and may be awarded at the Board's discretion depending on overall value, coverage terms, and cost.

Each policy area will be evaluated independently, and ECBOE reserves the right to award one, two, three, or none of the requested coverages. Proposers must provide separate pricing and proposal information for each policy area. Cost will be an important consideration, but it will not be the sole deciding factor in award determinations.

## 2. Proposal Instructions

### 2.1 Submission Requirements

Sealed proposals will be received by the Elmore County Board of Education at the Central Office, 100 H.H. Robison Drive, Wetumpka, Alabama 36092, until **Monday, July 6, 2026 at 10:00 A.M.**, at which time proposals will be opened and reviewed. The outside of the sealed envelope or package must clearly display the proposer's name and the title **Insurance Services RFP**. This labeling is required for the proposal to be accepted and opened. No proposal may be withdrawn for a period of sixty (60) days after the scheduled closing time for receipt of proposals. The Board reserves the right to reject any or all proposals, waive informalities or technicalities, and accept the proposal or proposals deemed to be in the best interest of ECBOE.

### 2.2 Required Proposal Content

All proposals should include a complete description of the proposed coverage, key terms and conditions, deductibles or self-insured retentions, exclusions, coverage limits, claims handling approach, carrier financial strength, service team structure, implementation timeline, and any value-added risk management or loss-control services available to ECBOE.

### 2.3 Separate Pricing Requirement

Proposers shall identify whether they are submitting for one policy area, multiple policy areas, or all requested policy areas. If submitting for multiple policy areas, pricing must remain separated by policy type so that each coverage can be evaluated and awarded independently.

### 2.4 Proposal Submission Checklist

### 2.5 Requested Attachments

- Most recent available loss runs or claims history
- Schedule of values for district facilities, if requested or available
- Vehicle list and fleet schedule, if requested or available
- Sample coverage forms, endorsements, and specimen policy language
- Carrier financial strength documentation
- Implementation timeline and onboarding plan
- Claims reporting procedures and service contacts

- Any underwriting assumptions, contingencies, or data requests necessary for final binding
- Completed proposer information form
- Completed response certification form
- Separate pricing sheet for each policy area proposed
- Coverage response form identifying compliance with requested coverages
- Description of exclusions, limitations, deductibles, and underwriting requirements
- Carrier financial strength information
- Claims handling and service team information
- Any requested supporting documentation or attachments

## 3. Scope of Services Requested

### 3.1 ECBOE Underwriting Profile

To assist proposers in evaluating the requested coverages, ECBOE provides the following general underwriting context: more than 11,500 students, more than 1,500 full-time and contract employees, approximately 439 employees operating buses and fleet vehicles, approximately 21 locations, and approximately 2,000,000 square feet of facilities. District buildings represent an estimated paid-for value of approximately \$330,000,000 and range in age from approximately 1 year to more than 100 years. ECBOE also maintains athletics and sporting venues and has meaningful wind, tornado, and catastrophe exposure consistent with Central Alabama conditions.

### 3.2 Facilities Property Insurance

ECBOE requests proposals for property insurance coverage for district facilities and related property exposures. Proposals should address building and contents coverage, replacement cost methodology where available, deductibles, catastrophe or wind-related limitations, applicable endorsements, and any conditions or exclusions relevant to public school operations. Proposers should clearly describe the basis of valuation, coverage structure, and any underwriting information required for final binding.

Facilities proposals should also identify any optional enhancements, including ordinance or law coverage, contents and equipment coverage, outdoor property coverage, catastrophe or named storm options, and other relevant protections typically recommended for school district facilities.

### **3.2.1 Required and Recommended Coverages for Facilities Property Insurance**

- Coverage for all district locations, buildings, and associated contents.
- Replacement cost valuation rather than actual cash value, with ECBOE seeking a minimum of 50% replacement cost coverage for all insured facilities and reserving the right to increase the replacement cost percentage as budgets permit.
- Coverage for contents such as technology, furniture, cafeteria equipment, athletics equipment, and maintenance equipment.
- Coverage for outdoor property such as scoreboards, turf, bleachers, and light poles, where applicable.
- Ordinance or law coverage for code-required upgrades following a covered loss.
- Clear identification of catastrophe, wind, tornado, hail, or named storm limitations, sublimits, deductibles, or separate placement requirements.
- Description of any available optional enhancements or layered catastrophe solutions relevant to Alabama public school operations.

## **3.3 Fleet/Automobile Insurance**

ECBOE requests proposals for fleet and automobile insurance coverage applicable to school buses, service vehicles, administrative vehicles, and other district-owned or operated vehicles as applicable. Proposals should address liability coverage, physical damage coverage, uninsured/underinsured motorist coverage where available, deductibles, driver qualification considerations, claims handling, and any value-added fleet safety or risk management services.

Fleet proposals should also identify any available coverage options for hired, non-owned, leased, or temporary vehicles, as well as any restrictions, exclusions, or underwriting requirements that may affect school district transportation operations.

### **3.3.1 Required and Recommended Coverages for Fleet/Automobile Insurance**

- Coverage for school buses, maintenance vehicles, administrative vehicles, and other district fleet vehicles as applicable.
- Automobile liability and physical damage coverage.
- Uninsured and underinsured motorist coverage where available.
- Coverage options for hired, non-owned, leased, temporary, or activity vehicles.
- Consideration of student transportation exposures involving non-bus vehicles.
- Identification of driver qualification, underwriting, loss-control, and claims support services applicable to school transportation operations.

### 3.4 Additional General Liability Insurance (Alternate)

ECBOE also requests alternate proposals for additional general liability insurance to supplement the Board's existing liability protection for the Board and its seven elected Board Members. This coverage is being considered as a possible additional purchase depending on proposal pricing, coverage terms, and overall benefit to the district. Submission of a proposal for this policy area does not guarantee that ECBOE will make an award for this coverage.

Additional General Liability proposals should identify the coverage provided, limits, deductibles, exclusions, applicable endorsements, athletic or event-related considerations, abuse and molestation coverage availability, and any other relevant features or restrictions associated with this optional coverage.

#### **3.4.1 Required and Recommended Coverages for Additional General Liability Insurance**

- Coverage for bodily injury and property damage claims arising from district operations involving students, employees, parents, visitors, volunteers, and community members attending events.
- Premises and operations coverage.
- Athletic participants and special events coverage.
- Abuse and molestation coverage availability.
- Corporal punishment coverage availability.
- Medical payments coverage where available.
- Identification of athletics and sporting venue considerations, including gyms, stadiums, fields, tracks, camps, clinics, practices, concessions, and external rentals.
- Description of any optional participant accident or related enhancements associated with student or athletic injury exposures.

## 4. Evaluation and Award

Proposals will be reviewed based on a combination of factors that may include, but are not limited to, coverage breadth, responsiveness to the requested scope, proposer qualifications and experience, carrier stability, claims service capabilities, implementation support, risk management resources, references, and cost.

Cost will be considered in the evaluation process, but cost will not be the sole deciding factor. ECBOE may determine that the best value for a given policy area is not the lowest-cost proposal.

Each policy area will be scored and considered separately. ECBOE reserves the right to award the Facilities Property Insurance policy, the Fleet/Automobile Insurance policy, and the Additional General Liability Insurance policy independently of one another. The Board may also elect not to award alternate liability coverage if it determines that such coverage does not provide sufficient value based on pricing or other evaluation criteria.

## 5. Proposer Qualifications

Proposers should demonstrate experience providing insurance solutions to public entities, school systems, or similarly situated governmental organizations. Proposals should identify the insurer, broker, or representative submitting the proposal and include all licenses, authorizations, and qualifications required to provide the proposed coverage in the State of Alabama.

ECBOE may request additional information, interviews, coverage clarifications, references, or best-and-final offers from one or more proposers as part of the evaluation process.

## 6. Questions and Submission Contact

Questions regarding this Request for Proposals should be submitted in writing to the Elmore County Board of Education. ECBOE may issue clarifications or additional information as needed.

### **Elmore County Board of Education**

100 H.H. Robison Drive  
Wetumpka, Alabama 36092  
Phone: 334-567-1200

### **Contacts:**

Jason M. Mann, CSFO  
Richard E. Dennis, Superintendent

## 7. Reservation of Rights

The Elmore County Board of Education reserves the right to reject any or all proposals, to waive any informalities or irregularities in any proposal received, to request additional information from any proposer, and to accept the proposal or proposals deemed to be in the best interest of the Board.

Nothing in this Request for Proposals shall obligate ECBOE to award all requested coverages. The Board expressly reserves the right to make separate awards by policy area and to decline the optional Additional General Liability coverage if it is not determined to be advantageous to the district.

## 8. Proposal Response Forms

### 8.1 Proposer Information Form

**Legal Name of Proposer**

**Primary Contact Name and Title**

**Mailing Address**

**Telephone Number**

**Email Address**

**Type of Entity**

**State of Organization**

**Alabama License Information**

**Authorized Representative**

## 8.2 Response Certification Form

The undersigned certifies that the proposal submitted is genuine, is not made in the interest of or on behalf of any undisclosed person, firm, or corporation, and that the undersigned has full authority to submit this proposal and bind the proposer as offered.

**Printed Name**

**Title**

**Signature**

**Date**

## 8.3 Separate Pricing Form

<b>Policy Area</b>	<b>Proposed Annual Premium / Cost</b>	<b>Deductible / Retention</b>	<b>Carrier</b>
Facilities Property Insurance			
Fleet/Automobile Insurance			
Additional General Liability Insurance (Alternate)			

## 8.4 Coverage Response Form

<b>Coverage Requirement</b>	<b>Included</b>	<b>Exception / Limitation</b>
Facilities coverage for all district locations, buildings, and contents		
100% replacement cost coverage for insured facilities, blanket coverages provided		
Contents and equipment coverage		
Outdoor property coverage		
Ordinance or law coverage		
Wind, tornado, hail, named storm, or catastrophe terms identified		
Fleet liability and physical damage coverage		
Uninsured/underinsured motorist coverage, where available		
Hired, non-owned, leased, temporary, or activity vehicle options		
Additional general liability coverage for district operations		
Premises and operations coverage		
Athletic participants and special events coverage		
Abuse and molestation coverage availability		
Corporal punishment coverage availability		
Medical payments coverage availability		

## 9. Internal Evaluation Score Sheet

The following score sheet may be used by ECBOE for internal evaluation purposes. Each policy area may be scored independently.

<b>Evaluation Factor</b>	<b>Maximum Points</b>	<b>Score</b>	<b>Comments</b>
Coverage Breadth and Responsiveness	30		
Carrier Stability and Financial Strength	15		
Claims Service and Implementation Support	15		
Public Entity / School System Experience	15		
Risk Management and Value-Added Services	10		
Cost / Pricing	15		
<b>Total</b>	<b>100</b>		

## 10. Signature and Acknowledgment Page

By signing below, the proposer acknowledges receipt of this Request for Proposals, certifies that the proposal is submitted in accordance with the requirements of this solicitation, and affirms that the signer is authorized to bind the proposer.

**Legal Name of Proposer**

**Authorized Signature**

**Printed Name**

**Title**

**Date**