

INTERNATIONAL FALLS PUBLIC SCHOOLS
Independent School District No. 361
International Falls, Minnesota

Request for Quotation
Broker / Insurance Agent Services

Quotations Due By

3:00 p.m. on Wednesday, May 1, 2019

District Business Office
International Falls Public School
1515 11th Street
International Falls, MN 56649
www.isd361.k12.mn.us

International Falls Public Schools - Independent School District #361 (District) is soliciting bid proposals from insurance agents/brokers to provide professional services for a minimum of three (3) years beginning July 1, 2019. Professional services include providing the District with insurance in the areas of Commercial General Liability, Commercial Property Insurance including Boiler and Machinery, Commercial Automobile Liability, Commercial Crime Insurance, School Leaders Errors and Omissions and Workers Compensation Insurance. Additional services may include, but are not limited to:

- A. Assisting District in evaluating and selecting coverage alternatives such as deductibles, limits, optional coverage and alternative coverage forms.
- B. Advise District on potential gaps or overlaps in coverages.
- C. Meet at least annually with Superintendent of Schools and Business Manager to review claims, changes in insurance industry and other issues deemed necessary.
- D. Assist with safety and loss control activities, as requested.
- E. Assist District in identifying risk exposures and developing appropriate strategies to address those exposures, as requested.

Due diligence has been used in the preparation of this information, and it is believed to be substantially correct. The responsibility for determining the full extent of exposure and verification of all information presented herein shall rest solely upon the proposer. Please contact Stacy Grover, Business Manager, with questions via email at sgrover@isd361.k12.mn.us or phone 218/283-2571 x1194.

It is the District's desire to retain the services of selected insurance agent/broker for a minimum period of three years with annual extensions available as agreed upon between the parties. The services will begin July 1, 2019.

Agreement between the parties may be terminated for cause at any time by either party upon thirty (30) days written notice whenever it is determined that either party has failed to comply with the conditions of the award. The agreement may be cancelled without cause by providing sixty (60) days written notice to the other party prior to the anniversary date of the agreement.

The District is not responsible for any costs associated with the preparation or submittal of this RFP.

The District is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status or sexual orientation.

The District requires that all responses include the information requested in the RFP. All proposals must be signed by an authorized representative of the brokerage/agency.

The District reserves the right to reject any and all proposals if the information is incomplete and does not address all required items in the RFP. Unsigned and late proposals will not be considered.

Bidders shall bid on the specifications as provided in the Insurance Policy Specification section, and shall not make alterations or add riders to the original bid. Proposals must be in writing and may not be faxed or emailed. The District is requesting an original and one copy of the proposal.

The District reserves the right to request additional information, and negotiate premiums with any or all agents or companies after all quotes have been received.

Bidders may separately submit suggestions for coverage improvements which must be clearly explained along with annual premium costs.

Proposals must be submitted and received on or before 3:00 pm on Wednesday, May 1, 2019 to:

Attn: Stacy Grover, Business Manager

ISD #361

1515 11th St

International Falls MN 56649

Marked: *RFP for Broker / Insurance Agent Services*

DISTRICT INFORMATION:

The District is a public education institute for grades K – 12. The current student population is projected to be less than 1,000 students grades K – 12 in fiscal year 2019 - 2020. The District owns one (1) elementary school (Falls Elementary), one (1) secondary school (Falls High School), bus garage facility with vehicles, swimming and diving pool, football stadium, hockey arena, track field, baseball and softball fields and a school forest.

Building specific information can be found under the Building Summary section and District Property Listing section.

The District provides through Community Education an Early Childhood Family Education (ECFE) program, School Readiness (3 & 4 year olds) and Community Education classes available to the community.

The District has a joint powers agreement with the City of International Falls to establish the Recreation Commission. The District allows the use of vans by the Recreation Commission teams as part of the joint powers agreement for travel to meets held in other towns.

The District is a member of the Northland Learning Center Cooperative which provides for special education services including a Director of Special Education and related services. The Northland Learning Center is located in Virginia, MN. Additionally, an Alternative Learning Center (ALC) for grades 6 – 12 is contracted through the Northland Learning Center. The District leases space for the ALC within the Backus Community Center.

The District contracts for occupational health and therapy services, including some speech services not provided by District staff. The District also provides an 18-21 work experience special education program.

The District provides the following types of transportation services, but not limited to:

- Operates a bus fleet for student to/from and in between school transportation. Grades PK through 12th. This includes ALC students.
- Transportation of District athletic and non-athletic teams to meets held in other towns.
- The District does use on a limited basis Charter Bus service to athletic meets held in other towns.
- The District transports at minimum two times a year either or both of the girls or boys hockey teams into Fort Frances, Ontario, Canada.
- School transportation services are also provided to the nonpublic school, St. Thomas Aquinas, as required under MN statute.

The District receives support from various parent groups, volunteers and booster club organizations. Volunteers are required to have back ground checks and are acknowledged by the School Board as a volunteer. Support from these various groups range from classroom volunteers, van driving for student extracurricular activities, volunteer assistants for extracurricular activities and monetary donations for special projects.

The District owns 217 acres of forest property in Ray, MN. This property is not in current use by the District. The properties legal description is: *East ½ of Northwest ¼, the Southwest ¼ of Northeast ¼ and the Government lots 1 and 2 of Section 31 of Townships 69-22 in Koochiching County.* Past site activities included periodical logging, tree planting and educational use.

The District does not operate a Driver’s Training program. The Community Education Department offers classes via two contractors who provide this service through Community Education classes.

The District has not had its insurance cancelled in last 3 years.

Staffing Levels:

- Superintendent of Schools: 1
- Principals: 2
- Dean of Students: 1
- Athletic Director (part time): 1
- Teachers: 70
- Social Worker: 1
- Guidance Counselor 1
- Nurse (RN) 1
- Cafeteria Staff: 12
- Mechanic 1
- All other employees: 125
- School Board Members 7
 - A seventh board member seat was added beginning January 2017.

ENROLLMENT PROJECTION:

Enrollment projections for 2019-2020 fiscal year:

- Elementary (K-5): 427
- High School (6-12): 539

BUILDING SUMMARY:

Falls High School:

- Grades include 6th – 12th.
- Two Pools:
 - Competition and diving use. Compliant with depth standards for starting platforms. Diving pool has two diving boards.
 - Open for public use through Community Education program offering swimming lessons and open public swimming. Lifeguard is on duty at all times during use by public.
 - Pool doors and access points are locked at all times when Lifeguard is not on duty.
 - Two Locker Rooms.
 - Bleachers – replaced in 2018.
- One cafeteria with full kitchen. Includes walk in cooler and walk in freezer.
- One gymnasium with telescoping bleachers.
- Main District Office, High School Administrative Office and Community Education Office.
- Library Media Center
- Industrial Arts classes equipped for welding, cabinetry making, wood working and CADD.
- Home economics classroom equipment with stove top/oven units and sewing machines.
- Special Education room equipment with cooking, washing and drying utilities.
- Main district computer server room and associated equipment.
- Three student computer labs.
- Two student locker rooms.
- Music and Band room with instruments.
- Weight room used by athletic teams for training and staff. Not open for public use.
- Science labs
- Building access locked during student hours. Building is accessible by public via buzzer system through main entry doors during class hours.
- Records storage room for all school board, financial, payroll and student records required documents. Includes historical documents.

- Outside grounds property includes:
 - Playground
 - Track field, Softball, Baseball field, Football practice field
 - Associated fencing, lighting, bleachers and scoreboards
 - Storage buildings and concession stand buildings
- Technology: Chromebooks with mobile carts; Smartboards; iPads with mobile carts; laptops with mobile carts

Falls Elementary School:

- Grades include: Preschool (3 & 4 year old); Kindergarten to 5th grade
- Administrative office including nurse's office and staff lounge that includes central courtyard accessible only through staff lounge.
- One cafeteria with full kitchen. Includes walk in cooler and walk in freezer.
- One gymnasium. No bleachers. Rock climbing wall installed in 2018.
- Library Media Center
- Building access locked during student hours. Building is accessible by public via buzzer system through main entry doors during class hours.
- Three Playgrounds
- One student computer lab.
- Technology: iPads with mobile carts; Smartboards; Chromebooks with mobile cart

Bronco Arena:

- Four locker rooms.
- Concession stand. Concession stand operation is annually contracted out to a Booster Club.
- Hockey rink and cooling system.
- Bleachers with overhead heating system
- Scoreboard / PA System
- In 2018 issued a \$1.75 million bond for arena floor repairs and building repairs.

Bus Garage:

South Building:

- Vehicle storage bay and parts storage
 - Includes tire and spare parts inventory
- Double wall 6,000 gallon gasoline storage tank
- Double wall 8,000 gallon diesel storage tank
- 2 single lever vehicle fueling systems

West Building:

- Garage office
- Storage bays for vehicles
- 12,000# automotive lift and vehicle maintenance areas

East Building:

- 6,000# automotive lift and vehicle maintenance areas
- Storage bays for vehicles and equipment.

Football Stadium:

- Located separate location from Falls High School Property
- Main stadium with bleachers and press box
- Separate bleachers primarily used by visiting team
- Two locker rooms
- Two bathrooms

INSURANCE POLICY SPECIFICATIONS:

General Liability:

- General Aggregate Limit: \$3,000,000
- Products Completed Operations Aggregate: \$3,000,000
- Personal & Advertising Injury Limit: \$1,000,000
- Each Occurrence Limit: \$1,000,000
- Damage to Premises Rented to You Limit - Any One Premise: \$300,000
- Medical Expense Limit - Any One Person: \$5,000
- Increased Fire Damage Liability
- School Counselors Professional Coverage
- Social Workers Professional
- Abuse or Molestation – Occurrence Base
- Employment Practices Liability

Employee Benefit Liability:

- Limit: \$3,000,000
- Each Employee Limit: \$1,000,000

Cyber Liability – Coverage Limit:

- Aggregate Limit: \$1,000,000
- Network and Information Security - Each Wrongful Act Limit: \$1,000,000
- Communications and Media Liability - Each Wrongful Act Limit: \$1,000,000
- First Party Liability:
 - Security Breach Notification and Remediation Expenses Limit: \$1,000,000
- Crisis Management Services Expenses Limit: \$1,000,000
- Third Party Deductibles:
 - Each Wrongful Act (Damages & Defense Expenses) Limit: \$5,000
- First Party Deductible:
 - Security Breach Notification & Remediation Expenses Limit: \$5,000
- First Party Deductible:
 - Crisis Management Services Expenses Limit: \$5,000

Property Coverage:

- Blanket Coverage: \$50,380,290
- Business Income & Extra Expense: \$1,111,000
- Valuation: Replacement Cost
- Equipment Breakdown Included

Property Coverage Breakdown:

Location:	Building Limit:	Contents Limit:	Property In Open:
Falls High School 1515 11th St.	\$27,204,548	\$3,219,120	\$654,800
Falls Elementary School 1414 15th Ave	\$10,172,476	\$1,013,166	
Concession Stand 1414 15th Ave	\$24,786		
Track Storage 1414 15th Ave	\$24,378	\$19,890	
Storage/Press Box 1414 15th Ave	\$37,536	\$6,120	
Track Press Box 1414 15th Ave	\$5,304		
Bronco Arena 1180 15th St	\$6,377,142	\$158,100	
Bus Garage 2001 1st Ave	\$484,296	\$4,590	\$77,200
Bus Garage 2001 1st Ave	\$332,112	\$73,950	
Bus Garage 2001 1st Ave	\$260,814	\$16,830	
Football Stadium 1212 3rd St.	\$918,306	\$158,100	\$165,500
Property In Open 1212 3rd St			\$11,016

Equipment Floater:

- Bobcat Toolcat 5600F Series A94T12343 \$52,000 Limit

Workers Compensation:

Anticipated payroll for July 1, 2018 to July 1, 2019 by classification:

Bus Drivers	7382	\$135,698
Garage Mechanics	8385	\$54,060
Professional, Teacher, Clerical	8868	\$6,303,036
Other (Cooks, Custodians etc)	9101	\$639,870

*Experience Modification rating for period 7-1-2018 to 7-1-2019: 1.36

The District does not have a formal light duty / return to work policy.

Crime Coverage:

	Limit:	Deductible:
Employee Theft – Per Loss Coverage	\$50,000	\$500
Forgery or Alteration	\$50,000	\$500
Inside the Premises – Theft of Money and Securities	\$5,000	\$500
Outside the Premise	\$5,000	\$500
Computer Fraud	\$25,000	\$500
Funds Transfer Fraud	\$100,000	\$500
Money Orders and Counterfeit Paper Currency	\$5,000	\$500

School Board Legal Liability:

- Limit: \$2,000,000 Deductible: \$5,000

Umbrella:

- General Aggregate: \$1,000,000
- Products Completed Operations Aggregate: \$1,000,000
- Coverage: Bodily Injury and Property Damage Liability – Occurrence: \$1,000,000
- Coverage: Personal and Advertising Injury Liability - Any one person or organization subject to the General Aggregate Limit of Liability: \$1,000,000
- Retained Limit: \$10,000

Commercial Auto:

- Liability Limit: \$1,500,000
- Comp/Collision Deductible: \$1,000 / \$1,000
- Garage Keepers Coverage
- Hired Liability Coverage

VEHICLES, UTILITY EQUIPMENT AND TRAILERS:

Buses:

1997 Blue Bird	TC2000	1BAAKCSA2VF070930
2003 Blue Bird	TC2000	1BAACCPH83F211256
2005 Blue Bird	All American	1BABHCKH25F224391
2006 Blue Bird	All American	1BABJCKH56F232460
2007 Blue Bird	All American	1BABJCKH17F244395
2007 Blue Bird	All American	1BABKCKH37F244394
2007 Blue Bird	All American	1BAKGCKHX6F233196
2010 Thomas		1T88S4E20A1124987
2011 Blue Bird	All American	1BABJCPH2BF281022
2013 Blue Bird	All American	1BABMCPH3DF294498
2014 Blue Bird	All American	1BABLCPA9EF304829
2015 Blue Bird	All American	1BABJCPH8FF312621
2015 Blue Bird	All American	1BABNCPH1FF308804
2016 Blue Bird	All American	1BABJCPH86F323023
2016 Blue Bird	All American	1BABLCPA3HF335109
2019 Blue Bird	All American	1BAKGCEH0KF356799 (GAS)
2019 Blue Bird	All American	1BABNCSA2KF356865

Cars, Vans and Trucks:

1991 Dodge	W150 Pickup	1B7HM06Y2MS281006
1998 Chevrolet	K1500	1GCEK14M6WE202694
2005 Ford	Taurus	1FAFP53U95A119108
2005 Ford	F250	1FTNF21515EC72223
2005 Chevrolet	Express	1GNHG39U451211880
2008 Chevrolet	Uplander	1GNDV23148D108328
2010 Chevrolet	Express	1GN2GZFG4A1173469
2010 Chevrolet	Express	1GN2GZFG2A1106210
2012 GMC	Savana	1GKZ7ZHG0C1203174
2016 Chevrolet	Silverado	1GC0KUEG0GZ161073
2017 Chevrolet	Express Van	1GNZGNHG1H1186193
2018 Chrysler	Pacifica Van	2C4RC1DG6JR331121

Utility Vehicle:

Bobcat ToolCat 5600 F-series	S/N A94Y12343
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Trailer:

2018 Single Axle Trailer

53BLTEA1XJA041547

Other Equipment:

Zamboni

Lawn Mowers

District Property Listing

Location	Address	Year Built	SQF
Falls High School	1515 11th Street International Falls MN 56649	1961	154,074
	<ul style="list-style-type: none"> • Additions 1968 and 1974 		
	Track Concession Stand	2003	338
	Track Pressbox	2007	72
	Track Storage Building	1974	576
Falls Elementary	Baseball Storage/Pressbox <ul style="list-style-type: none"> • Dugouts rebuilt (2018) 	2008	576
	1414 15th Street International Falls MN 56649	1968	66,320
Bronco Sports Arena	1180 15th Street International Falls MN 56649	1968	42,896
Football Stadium	1212 3 rd Street International Falls MN 56649	1942	4,480
Bus Garage	2001 1st Avenue International Falls MN 56649		
	South Bus Garage	1978	8,000
	West Bus Garage	1958	4,760
	East Bus Garage	1965	4,800

INTERNATIONAL FALLS PUBLIC SCHOOLS
Independent School District #361
1515 11th Street
International Falls, MN 56649

Request for Proposals – Broker / Insurance Agent Services:

Proposal Submitted by: _____

Company Name: _____

Address: _____

City, State, Zip: _____

Phone #: _____

Statement of Assurance:

In submitting this proposal, I hereby certify that I am a duly authorized agent of _____ to submit this proposal for consideration. I acknowledge I have read, understand and agree to comply with the information, requests and timelines contained in ISD #361's Request for Broker / Insurance Agent Services.

Signed: _____ Date: _____

Request for Proposal – Schedule of Premiums:

Commercial Property:

Annual Premium

	Total Premium:	

Boiler Machinery / Equipment Breakdown:

Annual Premium

	Total Premium:	

Commercial General Liability:

Annual Premium

	Total Premium:	

Commercial Auto Liability:

Annual Premium

	Total Premium:	

Cyber Liability:

Annual Premium

	Total Premium:	

Commercial Crime:

Annual Premium

	Total Premium:	

School Leaders Errors and Omissions		
Employment Practices Liability		
Employee Benefit Liability		
Commercial Umbrella		

TOTAL ANNUAL PREMIUM BID:

\$ _____