



**REQUEST FOR PROPOSAL-2021-10-MUNICIPAL
INSURANCE SERVICES AND CYBER INSURANCE**

**DUE: 11:00 am (Local Time)
MONDAY, July 5th, 2021**

Deliver to:

**Yvan Marchand, Treasurer
Town of Smooth Rock Falls
142 First Avenue
P.O Box 249
Smooth Rock Falls, ON P0L 2B0
yvan.marchand@townsrf.ca**

1. OVERVIEW

1.1 DEFINITIONS

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

- “Town” refers to the Corporation of the Town of Smooth Rock Falls
- “RFP” refers to Request for Proposal.
- “Proposal” refers to a written document issued to the Town 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 Town 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 Town will be tasked with selecting a successful proponent, if any. The current contract for the Town for insurance services and cyber insurance expires on September 1st, 2021.

1.3 CORPORATE PROFILE

The Town of Smooth Rock Falls is a municipality of Northern Ontario, population 1300. The Town of Smooth Rock Falls ensures that municipal services are being delivered for the health & safety and wellbeing of the community. In 2014 the Town of Smooth Rock Falls embarked in passing a 20 Year Comprehensive Strategic Plan, and has set forth to achieve as many goals that have been identified in the plan.

Vision: The community of Smooth Rock Falls 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-town 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 Town has 5 members of Council that typically meet bi-weekly on Monday evenings. The Town 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 20 (full complement)
- Full-time employees 13
- Part-time employees 2

- Summer students 8 for 2021 (fluctuates annually)

Services

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

Services	Town	Contractor	Comments
Ambulances		X	Cochrane District Social Services Administration Board
Health Services		X	Porcupine Health Unit
Fire Department	X		
Police Department		X	Ontario Provincial Police
Protective Inspection and Control	X		
Animal Control	X		
Sidewalk Maintenance/Construction	X		Public Works Department
Snow Removal	X		Public Works Department
Street Cleaning	X		Public Works Department
Street Maintenance/Construction	X		Public Works Department
Road Maintenance/Construction	X		Public Works Department
Sewage Treatment		X	Ontario Clean Water Agency
Storm Sewer Maintenance	X		Public Works Department
Waterworks Maintenance/Distribution	X	X	Maintenance by Public Works Department. Distribution and water treatment plant by the Ontario Clean Water Agency.
Water Main Construction		X	
Waste Collection	X		Done a on weekly basis
Monitoring & Reporting of Landfill Sites	X		Kendrey Con 5 PL Lot 2 - Active open cell landfill site (Public Works Department)
Vehicle Equipment/Garages	X		Public Works Department
Cemetery Operation & Maintenance	X		1 cemetery (Public Works Department)
Recreational Operations & Maintenance	X		Reg Lamy Cultural Centre, sport fields, park areas and other
Library Services	X		Programs under the direction of the Smooth Rock Falls Public Library Board

Annual Events

The following are typical annual event(s) held by the Town:

- Canada Day

Other Pertinent Information

- Road Mileage: Paved – 22km, Unpaved – 6km
- Sidewalk Mileage: 15km
- Parks: 1 ball park, 1 soccer field, 1 playground (Liz McCafferty Park), 1 tennis court
- Swimming Pools: 1 outdoor
- Arena: 1 arena at the Reg Lamy Cultural Centre which includes 1 skating ice and 2 curling sheets
- Water treatment: plant is owned by the Town but is run by the Ontario Clean Water Agency
- Wastewater treatment: plant is owned by the Town but is run by the Ontario Clean Water Agency
- Above Ground Storage Tanks (No UTs): dyed diesel (volume 4,500) located at public works garage 48 First Avenue
- Storage Sites: calcium/sand mix (500 tonnes) located at public works garage 48 First Avenue

For further information, please contact Yvan Marchand, 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-2021-10-Municipal Insurance Services and Cyber Insurance” addressed to the Treasurer or by email to yvan.marchand@townsrf.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 Town.
- 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 Town. Offers shall remain open for acceptance by the Town for a period of not less than sixty (60) days from the closing date.

2.3 PROPOSAL COSTS

The Town is not responsible for any expenses incurred by any of the interest 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 Treasurer prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed to:

Yvan Marchand, Treasurer
142 First Avenue
Smooth Rock Falls, ON P0L 2B0
T: 705-338-2717 ext. 6
E: yvan.marchand@townsrf.ca

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

Any revision to this RFP will be issued as an addendum to all proponents and will be posted on the Town website.

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 Town Requirements	20
Proposal Clarity and Presentation	10
Value Added Services	10
Municipal References, Past Experience and Transition Plan	20
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 Town 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
RFP distribution to Proponents	June 14, 2021
Last date for questions	June 30, 2021 4:00 pm
Proposal due date	July 5, 2021 11:00 am
Target date for review of Proposals	July 5-9, 2021
Interviews (if necessary)	July 5-9, 2021
Target date for contract award	July 20, 2021 (Following day of July 19 th Regular Council Meeting)

2.7 PUBLIC OPENING

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

2.8 REJECTION OF PROPOSALS

The Town reserves the right to reject any and/or all proposals received. The Town 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 does not constitute acceptance of any proposal. Lowest or any proposal not necessarily accepted.

Lobbying and Single Point Contact – 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 Town may:

- 1) Enter into a contract with the chosen proponent; or
- 2) If at any time the Town 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 Town 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 Town 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 the Freedom of Information and Privacy Act (MFIPPA) may be disclosed. The Town 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 Town for the upcoming policy term, from September 1, 2021 to September 1, 2022. **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 Town, nor shall proponents have the right to withdraw a proposal once it has been submitted.

2.13 GOVERNING LAW

Any contracts resulting from this RFP shall be governed by an interpreted in accordance with the laws of the Province of Ontario and/or those in accordance with the Town'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 RESPONSABILITIES

Brokers and Insurers must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of the Town, but have the ability to anticipate the Town'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 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 statements
 - 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 Town in your proposal.
5. Outline the Account Management team you propose to ensemble to service the needs of the Town including the qualifications and functions of each team member (including Insurance Broker).
6. Please include a list of three (3) municipal reference including contact names, addresses and phone numbers, if applicable.

3.2 RISK MANAGEMENT SERVICES

The Town 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 Town of Smooth Rock Falls 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 service basis.

3.3 CLAIMS MANAGEMENT SERVICE

Please describe in detail how claims for the Town will be handled. Provide an overview of the Claims Management Plan that your organization would use. Outline the claims/incident handling and reporting procedure(s) that would be implemented to standardized this process in a multi-site operation.

3.4 ASSET INVENTORY

See section 4

3.5 COVERAGE

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

Wordings: Proponents may quote on their own wordings as long as all conditions are met by the wordings. The Town 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 claims made form.

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

Coverages: At any time of this Agreement the Town 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 costs.

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

4. COVERAGE SPECIFICATIONS AND ASSET INVENTORY

The following is a snapshot of our existing policy documents:

Appendix A: Coverage Details

Appendix B: Property Schedule

Appendix C: Licensed Vehicles Schedule

Appendix D: Unlicensed Vehicles Schedule