



REQUEST FOR PROPOSAL

ATTENTION: This is not an order. Read all instructions, terms and conditions carefully.

PROPOSAL NO.:	RFP – 0181
Issue Date:	February 15, 2018
Purchasing Officer:	Vickie Dillon
Email:	Vickie.Dillon@kctcs.edu
Schedule Name:	Liability & Excess Medical Insurance

RETURN ORIGINAL COPY OF PROPOSAL TO:
KENTUCKY COMMUNITY AND TECHNICAL COLLEGE SYSTEM
Procurement to Payment Department
Attn: RFP-0181
300 North Main St.
Versailles, KY 40383

IMPORTANT: PROPOSALS MUST BE RECEIVED BY: March 8, 2018 4:00 PM EST

1. It is the intention of the Request for Proposal (RFP) to enter into competitive negotiation as authorized by KRS 45A.085.
2. Proposals for competitive negotiation shall not be subject to public inspection until negotiations between the purchasing agency and all offerors have been concluded and a contract awarded to the responsible offeror submitting the proposal determined in writing to be the most advantageous to the KCTCS, price and the evaluation factors set forth in the advertisement and solicitations for proposals considered.
3. An award of contract may be made upon the basis of the initial written proposals received without written or oral discussions.
4. Contracts resulting from this RFP must be governed by and in accordance with the laws of the Commonwealth of Kentucky.
5. The KCTCS reserves the right to request proposal amendments or modifications after the proposal receiving date.
6. The contents of the successful proposal shall become part of any contract awarded.

NOTICE

1. Any agreement or collusion among offerors or prospective offerors which restrains, tends to restrain, or is reasonably calculated to restrain competition by agreement to bid at a fixed price or to refrain from offering, or otherwise, is prohibited.
2. Any person who violates any provisions of KRS 45A.325 shall be guilty of a felony and shall be punished by a fine of not less than five thousand dollars nor more than ten thousand dollars, or be imprisoned not less than one year nor more than five years, or both such fine and imprisonment. Any firm, corporation, or association which violates any of the provisions of KRS 45A.325 shall, upon conviction, be fined not less than ten thousand dollars nor more than twenty thousand dollars.

AUTHENTICATION OF BID AND STATEMENT OF NON-COLLUSION AND NON-CONFLICT OF INTEREST

I hereby swear (or affirm) under the penalty for false swearing as provided by KRS 523.040:

1. That I am the offeror (if the offeror is an individual), a partner, (if the offeror is a partnership), or an officer or employee of the bidding corporation having authority to sign on its behalf (if the offeror is a corporation);
2. That the attached proposal has been arrived at by the offeror independently and has been submitted without collusion with, and without any agreement, understanding or planned common course of action with, any other vendor of materials, supplies, equipment or services described in the Request for Proposal, designed to limit independent bidding or competition;
3. That the contents of the proposal have not been communicated by the offeror or its employees or agents to any person not an employee or agent of the offeror or its surety on any bond furnished with the proposal and will not be communicated to any such person prior to the official opening of the proposal;
4. That the offeror is legally entitled to enter into contracts with the Kentucky Community & Technical College System, and is not in violation of any prohibited conflict of interest, including those prohibited by the provisions of KRS 45A.330 to .340, 164.390, and
5. That I have fully informed myself regarding the accuracy of the statement made above.

SWORN STATEMENT OF COMPLIANCE WITH CAMPAIGN FINANCE LAWS

In accordance with KRS45A.110(2), the undersigned hereby swears under penalty of perjury that he/she has not knowingly violated any provision of the campaign finance laws of the Commonwealth of Kentucky and that the award of a contract to a bidder will not violate any provision of the campaign finance laws of the Commonwealth of Kentucky.

OFFEROR REPORT OF PRIOR VIOLATIONS OF KRS CHAPTERS 136, 139, 141, 337, 338, 341 & 342

The offeror by signing and submitting a proposal agrees as required by 45A.485 to submit final determinations of any violations of the provisions of KRS Chapters 136, 139, 141, 337, 338, 341 and 342 that have occurred in the previous five (5) years prior to the award of a contract and agrees to remain in continuous compliance with the provisions of the statutes during the duration of any contract that may be established. Final determinations of violations of these statutes must be provided to the KCTCS by the successful offeror prior to the award of a contract.

CERTIFICATION OF NON-SEGREGATED FACILITIES

The offeror, by submitting a proposal, certifies that he/she is in compliance with the Code of Federal Regulations, No. 41 CFR 60-1.8(b), that prohibits the maintaining of segregated facilities.

SIGNATURE REQUIRED: This proposal cannot be considered valid unless signed and dated by an authorized agent of the offeror. Type or print the signator's name, title, address, phone number and fax number in the spaces provided. Offers signed by an agent are to be accompanied by evidence of his/her authority unless such evidence has been previously furnished to the issuing office.

Company Name

Authorized Signature

Date

Address

Typed or Printed Name

City, State, Zip

Title

Phone Number

Fax Number

1.0 STATEMENT OF INTENT AND PURPOSE

The Kentucky Community and Technical College System (KCTCS) is issuing this Request for Proposal to invite qualified and responsible firms to provide insurance coverage for KCTCS relating to various forms of liability. KCTCS may award more than one contract as a result of this RFP, or award a contract for solutions that meet some, but not all requirements stated herein, if it is in their best interest to do so.

The Kentucky Community and Technical College System, the largest institution of higher education in the Commonwealth, is comprised of 16 two-year colleges with 68 campuses with additional centers and leased space totaling approximately 200 locations throughout the state that serve more than 500,000 Kentuckians and 5000 businesses each year in credit programs leading to certificate, diploma, and associate degrees, pre-baccalaureate education for transfer to four-year institutions, and non-credit programs, customized business and industry training, professional continuing education, and personal enrichment opportunities. Key areas of emphasis include increased access to postsecondary education and educational attainment, community and economic development, workforce education and training, adult education and literacy, agriculture and rural development, welfare-to-work, nursing and allied health professions, emerging technologies and occupations, distance learning and online education, global partnerships and international education, and homeland security education and training. KCTCS has approximately 110,000 students enrolled with the full-time equivalent being 66,000. For more information, consult our website at <http://www.kctcs.edu>.

2.0 TERMS AND CONDITIONS

2.1 SCHEDULE OF EVENTS

Issue date of RFP	February 15, 2018
Deadline for Written Questions	February 26, 2018
RFP Due Date	March 8, 2018 4:00 p.m. EST (subject to change per addenda)
Offeror Presentations	*To be Scheduled if needed

A review of the written proposals is targeted to be completed by the end of March, at which time the Offerors submitting the best and most responsive proposals may be asked to attend oral interview sessions. If an oral interview session is scheduled, it will be held at the KCTCS System Office, Versailles, Kentucky. All costs associated with the Offeror's required oral presentation will be solely the responsibility of the respective Offeror. Promises and commitments made by Offerors during oral presentations and demonstrations will be considered a part of the Offeror's proposal.

2.2 SUBMISSION OF OFFER

Offerors desiring to respond to this Request for Proposal should submit one (1) original (clearly marked) with live signature, one (1) CD of the written proposal, and five (5) copies of their response. **No pre-proposal conference is planned.** Sealed proposals will be received in the offices of the Procurement to Payment department, Kentucky Community and Technical College System, Attn: RFP-0181, 300 North Main Street, Versailles, Kentucky 40383, until **4:00 p.m. March 8, 2018**. Each proposal will be stamped with the time and date of receipt. Any proposal received after 4:00 p.m. will not be considered for an award of a contract. In accordance with KRS 45A.085, there will be no public opening. However, after contract award, the solicitation file will become a public record.

2.3 RESULTING CONTRACT

The resulting contract period for all insurance will be from 12:01 AM, July 1, 2018 through 12:00 Midnight, June 30, 2019 with the option to extend the contract for one-year future periods upon mutual agreement of the parties involved. If the contract provides for an optional renewal period, a price adjustment may be granted at the time the contract is renewed, subject to approval from KCTCS Procurement to Payment department. KCTCS reserves the right to request additional coverage be added to the resulting contract as needed.

The resulting contract between KCTCS and the Offeror shall consist of (1) the Request for Proposal (RFP) and any addenda thereto, and (2) the Offeror's proposal submitted in response to the RFP. In the event of a conflict in language between the two documents referenced above, the provisions and requirements set forth and/or referenced in the RFP shall govern. In the event that an issue is addressed in one document that is not addressed in the other document, no conflict in language shall be deemed to occur. However, KCTCS reserves the right to clarify any contractual relationship in writing with the concurrence of the Offeror, and such written clarification

shall govern in case of conflict with the applicable requirements stated in the RFP or the Offeror's proposal. In all other matters not affected by the written clarification, if any, the RFP shall govern.

2.3.1 ADDITIONAL RELATED PRODUCTS OR SERVICES

KCTCS reserves the right to add additional related services based on the original offer. Upon mutual consent of KCTCS and the Offeror on pricing, performance, etc., said additional services may be added to the contract.

Extension to Other Institutions

The Offeror should be willing to extend the provision of services under the resulting contract to any other public institution of higher education of the Commonwealth of Kentucky. Such extension will be under terms and conditions substantially the same as those in the resulting contract except that pricing will be negotiated based on then current rates for the specific level of services required.

2.4 ENTIRE AGREEMENT

The resulting contract will represent the entire agreement between the parties with respect to the subject matter thereof and will supersede all prior negotiations, representations or agreements, either written or oral, between the parties hereto relating to the subject matter hereof and shall be independent of and have no effect upon any other contracts. A record of formal contract negotiations between the contractual parties will be prepared by KCTCS and will become a permanent part of the contract file.

2.5 TERMINATION

2.5.1 Resulting Contracts awarded from this RFP may be terminated in the event that both KCTCS and the offeror deem that it is in the best interest of both parties to do so. In that case, a termination date will be set that will be mutually agreeable to the KCTCS and the offeror.

2.5.2 The contracts resulting from this RFP shall be subject to the following termination provisions: for default, non performance; Offeror bankruptcy; and otherwise as specifically provided by the contract.

2.6 CANCELLATION

KCTCS reserves the right to cancel any resulting contract, without cause, by giving written notice to the offeror no later than 30 calendar days before the proposed cancellation date. Notice of intent to cancel shall be made by certified mail.

2.7 ADDENDA/EXPLANATIONS

2.7.1 Unless it is demonstrated that an adequate response cannot be developed with the data provided in this RFP, KCTCS will not provide additional data based on request from individual respondents. Proposals should be based on the data contained in this RFP. If KCTCS decides to distribute additional information, it will be distributed to all offerors who received the initial RFP or who have subsequently requested one. Receipt of an amendment to the solicitation by an offeror must be acknowledged by signing and returning the amendment or by letter. Such acknowledgement must be received prior to the hour and date specified for receipt of offers.

2.7.2 Any explanation desired by an offeror regarding the meaning or interpretation of the solicitation, specifications, etc., must be requested in writing and with sufficient time allowed for a reply to reach potential offerors before the submission of their offers. Oral explanations or instructions given before the award of the contract will not be binding. Any information given to a prospective offeror concerning the solicitation will be furnished to all prospective offerors as an amendment of the solicitation if such information is necessary to offerors in submitting offers on the solicitation or if the lack of such information would be prejudicial to uninformed offerors. KCTCS reserves the right to require verification or clarification of data and information presented in the offeror's proposal. In the event any item, requirement, term or condition of this RFP is not clear, or is not according to regulation, it shall be the sole responsibility of the interested prospective offeror to inquire as to intent, or to state the exception in writing.

Questions may be submitted in writing to:

Vickie Dillon
Procurement to Payment Services

Kentucky Community and Technical College System
300 North Main St.
Versailles, KY 40383

Questions may be transmitted via email at Vickie.Dillon@kctcs.edu, no later than February 26, 2018. Questions will not be answered via the phone.

Proposals will not be accepted via fax or email.

2.7.3 Any "addenda" issued by KCTCS Procurement to Payment department prior to the time for receiving proposals shall be covered in the proposal and in closing a contract they shall become a part thereof. Such "addenda" shall be acknowledged in the proposal. No interpretation or change in this Request for Proposal shall be binding except when such change is duly issued by Addendum to RFP by KCTCS Procurement to Payment department.

2.8 AUDIT

The KCTCS reserves the right to audit the offeror relative to its ability to perform the required services.

2.9 METHOD OF AWARD

2.9.1 KCTCS may award one or multiple contracts and will award a contract to that responsive and responsible Offeror whose proposal, conforming to this solicitation, will be the most advantageous to KCTCS based on the criteria as shown in the Evaluation of Proposal section. Final determination shall be the responsibility of KCTCS. Only those proposals received which reflect a comprehensive appreciation of the requested services to KCTCS and offer a realistic solution that will benefit KCTCS will be considered for award of a contract. An award of a contract shall be made by KCTCS to the Offeror(s) who offers the best proposal and with whom negotiations result in a contract package of greatest benefit to KCTCS based upon evaluation methods contained herein.

2.10 REJECTION OF PROPOSALS

2.10.1 KCTCS reserves the right to reject any and all proposals and to waive technicalities and minor irregularities in proposals for good cause. Grounds for the rejection of a proposal include, but shall not be limited to:

1. Failure of a proposal to conform to the essential requirements of the solicitation.
2. A proposal imposing conditions that would modify the terms and conditions of the solicitation, or limit the Offeror's liability to KCTCS on the contract awarded on the basis of such solicitation.
3. Failure of the Offeror to sign the required documents.
4. Any proposal determined by KCTCS to be unreasonable as to price.
5. Proposals received that are determined to be from Offerors who are not qualified.

2.10.2 Technicalities or minor irregularities in a Offeror's proposal may be waived, when KCTCS determines that it will be in their best interest to do so, are mere matters of form not affecting the material substance of a proposal or some immaterial deviation from or variation in the precise requirements of this RFP and having no or a trivial or negligible effect on price, quality, quantity or delivery of supplies or performance of the services being procured, the correction or waiver of which will not affect the relative standing of, or be otherwise prejudicial to other Offerors. KCTCS may either give a Offeror an opportunity to cure any deficiency resulting from a technicality or minor irregularity in its proposal, or waive such deficiency where it is advantageous to KCTCS to do so.

2.11 INDEMNITY

The Offeror shall hold harmless and indemnify KCTCS against all claims, suits, actions, costs, counsel fees, expenses, damages, and judgment in decrees by reason of persons or property being damaged or injured by the Offeror during the term of the contract, whether by negligence or otherwise.

2.12 GOVERNING LAW

Resulting contract shall be construed according to the laws of the Commonwealth of Kentucky. Any legal proceedings against KCTCS regarding this RFP or any resultant contract shall be brought in Commonwealth of Kentucky administrative or judicial forums.

2.13 PUBLIC INFORMATION

KCTCS is a governmental entity subject to disclosure obligations under KRS 61.870 through 61.884 or successor legislation. Information clearly marked "confidential" under this agreement shall be treated as information identified by the BAS Service Provider as confidential, trade secret, commercially sensitive information and shall not be disclosed except as provided by law.

2.14 GENERAL TERMS AND CONDITIONS SOLICITATIONS AND CONTRACTS

The General Conditions and Instructions for Solicitations and Contracts, hereby incorporated by reference, shall be an integral part of this solicitation and resulting contract. The General Terms and Conditions are not repeated in each Solicitation. Therefore, it is the bidder's responsibility to access the General Terms and Conditions at the KCTCS Website: <http://www.kctcs.edu>, or request a copy by contacting the Purchasing Officer listed in this RFP. By submitting a proposal to KCTCS an offeror agrees to these conditions.

2.15 CONTRACT ASSIGNMENT

Offeror is prohibited from assigning, transferring or subletting the contract or its rights, title or interest or its power to execute the contract to any other person, company or corporation without written approval of KCTCS Procurement to Payment Services. In the event of a change in company ownership, KCTCS reserves the right to re-advertise the contract.

2.16 AUTHORIZATION TO DO BUSINESS IN KENTUCKY

Offeror affirms that it is properly authorized under the laws of the Commonwealth of Kentucky to conduct business in this state and will remain in good standing to do business in the Commonwealth of Kentucky for the duration of any contract awarded. Offeror shall maintain certification of authority to conduct business in the Commonwealth of Kentucky during the term of this Contract. Such registration is obtained from the Secretary of State, who will also provide the certification thereof.

2.17 KENTUCKY RECIPROCAL PREFERENCE LAWS

In accordance with KRS 45A.490 to 45 A.494, Kentucky Resident Bidder Status or Qualified Bidder Status, a resident Offeror of the Commonwealth of Kentucky shall be given a preference against a nonresident Offeror. In evaluation proposals, KCTCS will apply a reciprocal preference against an Offeror submitting a proposal from a state that grants residency preference equal to the preference given by the state of the nonresident Offeror.

Residency and non-residency shall be defined in accordance with KRS 45A.494 (2) and 45A.494 (3), respectively. Any Offeror claiming Kentucky residency status must submit with its bid/proposal a notarized affidavit with support documentation affirming that it meets the criteria as set forth in the above referenced statute.

2.18 PERSONAL INFORMATION SECURITY

To the extent Contractor receives Personal Information as defined by and in accordance with Kentucky's Personal Information Security and Breach Investigation Procedures and Practices Act, KRS 61.931, 61.932 and 61.933 (the "Act"), Contractor shall secure and protect the Personal Information by, without limitation: (i) complying with all requirements applicable to non-affiliated third parties set forth in the Act; (ii) utilizing security and breach investigation procedures that are appropriate to the nature of the Personal Information disclosed, at least as stringent as KCTCS' and reasonably designed to protect the Personal Information from unauthorized access, use, modification, disclosure, manipulation, or destruction; (iii) notifying KCTCS of a security breach relating to Personal Information in the possession of Contractor or its agents or subcontractors within seventy-two (72) hours of discovery of an actual or suspected breach unless the exception set forth in KRS 61.932(2)(b)2 applies and Contractor abides by the requirements set forth in that exception; (iv) cooperating with KCTCS in complying with the response, mitigation, correction, investigation, and notification requirements of the Act, (v) paying all costs of notification, investigation and mitigation in the event of a security breach of Personal Information suffered by Contractor; and (vi) at KCTCS' discretion and direction, handling all administrative functions associated with notification, investigation and mitigation.

3.0 PREPARATION OF PROPOSALS

- 3.1** Offeror is expected to examine all specifications, terms, conditions, and instructions in this Request for Proposal. Failure to do so will be at the Offeror's risk.
- 3.2** Offeror will furnish the information required by this RFP. The Offeror will sign the RFP cover page and print or type name, firm, address, telephone number and date. The person signing the offer must initial erasures or other changes. An offer signed by an agent is to be accompanied by evidence of his or her authority unless such evidence has been previously furnished to the issuing office. The signer shall further certify that the proposal is made without collusion with any other person, persons, company or parties submitting a proposal; that it is in all respects fair and in good faith without collusion or fraud, and the signer is authorized to bind the principal offeror.
- 3.3** The proposal should be prepared simply and economically, providing a straightforward concise description of the Offeror's capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content. Each copy of the proposal should be bound in single volume where practical. All documentation submitted with the proposal should be bound in the single volume except as otherwise specified.
- 3.4** Any proposal containing terms and conditions not in conformity with the statutes of the Commonwealth of Kentucky will be rejected.

3.5 COST OF PREPARING PROPOSALS

Costs of developing the proposals are solely the responsibility of the Offeror. KCTCS will provide no reimbursement for such costs.

Select respondents may be asked to provide an in-person presentation. Costs for travel and delivery of these presentations are solely the responsibility of the selected vendors.

4.0 OFFEROR QUALIFICATIONS

- 4.1** Request for Proposals will be accepted from any insurer holding a certificate of authority from the Commonwealth of Kentucky. A certificate of authority equates to being licensed in accordance with the insurance code, KRS Chapter 304. The insurer shall have an A.M. Best's rating of A or better and a Financial Performance Rating (FPR) of 5 or better.
- 4.2** KCTCS will consider proposals from qualified outside Offerors who are capable of meeting the terms and conditions stated herein. The Offeror must be ordinarily engaged in the business of providing these services and have sufficient experience, financial and human resources to provide the services specified in this proposal. The Offeror may be required to submit sufficient financial information, such as audited financial statements and Dunn & Bradstreet ratings, to allow KCTCS to evaluate the Offeror's ability to meet the responsibilities of the contract.
- 4.3** The Offeror must submit with the proposal references of successful programs it has previously implemented at other institutions. Offeror's proposal should include no less than five (5) client references located within Kentucky, which may be contacted by KCTCS. Each reference shall include the name of the company, name and title of person responsible for the company's insurance, address, and telephone number. Information provided must include persons to contact with addresses and phone numbers, the size of the institution/business served, and other pertinent information that would aid in the determination of an experienced Offeror. KCTCS reserves the right to request additional information to determine the responsibility of the apparent successful Offeror relative to its ability to comply with the terms and conditions of this Request for Proposal.
- 4.4** All firms submitting proposals must meet the following minimum qualifications:
- Firms must be able to demonstrate the ability to provide full insurance services in the Commonwealth of Kentucky. The Offeror affirms that it is properly authorized under the laws of the Commonwealth of Kentucky to conduct business in this state and will remain in good standing to do business in the Commonwealth of Kentucky for the duration of any contract awarded.

The Offeror shall maintain certification of authority to conduct business in the Commonwealth of Kentucky during the term of this Contract. Such registration is obtained from the Secretary of State, who will also provide the certification thereof.

The Account Manager must be licensed as an agent by the Commonwealth of Kentucky for insurance coverage specified herein.

Firms must be able to demonstrate the ability to provide full services for an organization as large and geographically dispersed as KCTCS. KCTCS currently employs nearly 11,400 employees in 16 Colleges, the North American Racing Academy (NARA), KY Board of Emergency Medical Services (KBEMS), the KY Fire Commission/Fire Rescue, the KY Coal Academy, and the System Office throughout the Commonwealth of Kentucky.

5.0 EVALUATION OF PROPOSALS

Contract award will be made by KCTCS Procurement to Payment department after evaluation by a committee selected solely for this purpose. Proposals should be prepared addressing each of the criteria listed below. Proposals will be evaluated using a predetermined method to ascertain which offer best meets the needs of KCTCS. The successful offeror of this selection process must provide strong evidence of its ability to meet the following evaluation criteria which are listed below in order of relative importance:

1. The proposal's quality and responsiveness in clearly stating the understanding of the work to be performed
2. Bidder's familiarity and experience providing coverage to Higher Education or other government entities
3. A.M. Best Rating
4. Financial Stability
5. Program approach for coverage and communications to include: Claims Handling Process and Proven results and demonstrated responsiveness to clients needs
6. Ability of the Bidder to quote all items in a group at competitive rates
7. References
8. Fees for the proposed insurance coverage

INSURANCE COVERAGES

Please note:

- All Colleges and the System Office are named insureds, along with the KY Fire Commission. The North American Racing Academy (NARA) has its own General Liability policy.
- All Colleges, the System Office, NARA, KBEMS, the KY Fire Commission and the KY Coal Academy fall under the Kentucky Community & Technical College System (KCTCS.)
- A location listing of each owned/occupied premises is available upon request.
- KCTCS is not soliciting proposals for Directors & Officers Liability including Employee Practices Liability coverage or Virginia Limited Professional Liability coverage at this time. The current policies expire October, 2017 and November 2017 respectively.
- KCTCS is a state agency and therefore required by law to secure Auto Liability/Physical Damage and Property coverage through the State Fire & Tornado Fund
- All limits are aggregate for all insured/locations.
- KCTCS has not had any insurance coverage cancelled since securing coverage.
- Current insurance policies are not being shared.
- We do not purchase excess property coverage.
- Full time faculty count is 1,597 and part time faculty count is 1,869. Full time staff count is 2,352 and part time is 2,500.
- Loss control visits are not being set up at this time.
- Loss Run Statement information is available by request. You may email Vickie Dillon at Vickie.Dillon@kctcs.edu to request the required information. Beyond the loss run statements, we are not providing any additional claims information at this time.
- A copy of our most recent financial statement may be viewed at the following link https://systemoffice.kctcs.edu/the_system_office/services_and_departments/financial_services/budget_books.aspx

6.0 GENERAL LIABILITY POLICY

Our General Liability policy does not contain a deductible or self-insured retention. The policy does not cover Educator Liability. It is written as part of the Director's and Officer's coverage, which we are not currently seeking bids for at this time. The General Liability code is 47474 and 44444.

General Aggregate Limit	\$3,000,000
Products-Completed Operations Aggregate Limit	\$3,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage	\$1,000,000
Damage to Premises Rented to You Limit	\$ 500,000
Medical Expense	\$ 10,000

7.0 UMBRELLA POLICY

Each Occurrence Limit	\$10,000,000
Annual Aggregate Limit	\$10,000,000
Personal & Advertising Injury Limit	\$10,000,000

8.0 CRIME

Premises	\$ 100,000
Transit	\$ 100,000
Deductible	\$ 1,000
Increase Limit of Insurance for Specified Periods	\$1,000,000
Peak Season August 1 to Sept. 1 and January 1 to Feb. 1	
Social Engineering Fraud	\$ 100,000

9.0 DISHONESTY POLICY (EXCESS CRIME)

Employee Dishonesty	\$1,000,000
Forgery Alteration	\$1,000,000
On Premises	\$1,000,000
In Transit	\$1,000,000
Computer Fraud	\$1,000,000
Fund Transfer Fraud	\$1,000,000
Claim Expense	\$ 25,000
Deductible	\$ 110,000

KCTCS is insured through the Commonwealth of Kentucky's Crime policy with a Limit of Liability for \$100,000 and \$10,000 deductible. However, KCTCS feels this is not adequate coverage for our organization and therefore is requesting additional coverage. KCTCS has approximately 200 employees that handle monies.

10.0 INTERNATIONAL LIABILITY

Covered persons under this policy apply to any student, chaperon, or other participant of the tour, trip, or study group or similar type of activity sponsored by the insured. KCTCS employees and students travel abroad requiring coverage for both.

Master Control Program Aggregate	\$4,000,000
General Aggregate	\$1,000,000
Products-completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Premises Damage Occurrence	\$1,000,000
Medical Expense – Any One Person	\$ 25,000
Employee Benefits – Each Claim	\$1,000,000
Employee Benefits – Aggregate	\$1,000,000

Crisis Response Limits of Insurance

Crisis Response Aggregate Limit Per Policy Period	\$ 300,000
Crisis Response Costs Limit Each Crisis Event	\$ 250,000
Crisis Management Loss Limit Each Crisis Event	\$ 50,000

Employee Benefits Liability Limits of Insurance

Each Wrongful Act or Series of Related Wrongful Acts	\$1,000,000
Each Annual Aggregate	\$1,000,000
No Deductible	

Contingent Automobile Liability

Each Accident	\$1,000,000
Hired Auto Physical Damage – Each Accident	\$ 50,000
Hire Auto Physical Damage – Aggregate	\$ 50,000
Medical Expense Coverage	\$ 25,000

Foreign Voluntary Compensation and Employers Liability

Benefits for Voluntary Compensation	
North America	State or Province of Hire
Third Country National	Country of Hire
Local Nationals	Country of Hire
Executive Assistance Services	
Medical Assistance Services – policy limit	\$1,000,000
Employers Liability	\$1,000,000

Foreign Travel Accident and Sickness

Accidental Death & Dismemberment (AD&D)	
Principal Sum – Each Insured Person or 5 Times Insured Persons	
Annual Salary, whichever is Lower	\$ 175,000
Aggregate Limit –Any One Accident for all Insured Persons	\$1,750,000

Accident and Sickness Medical Expense Covered Medical Expense – Each Insured person Each Injury or Sickness	\$ 10,000
Emergency Medical Evacuation Covered Expenses- Each Insured Person Each Serious Injury or Sickness	\$ 100,000
Emergency Family Travel Covered Expenses Each Insured Person	\$ 10,000
Repatriation of Remains Covered Expense – Each Insured Person	\$ 20,000
Corporate Kidnap and Ransom/Extortion	
Each Insured Event Limit	\$1,250,000
Aggregate Limit	\$2,500,000
Ransom Monies	\$ 250,000
In Transit/Delivery	\$ 250,000
Expenses	\$ 250,000
Consultants Expenses	\$ 250,000
Judgements, Settlements and Defense Costs	\$ 250,000
Death or Dismemberment – Any One Person	\$ 10,000
Death or Dismemberment – Each Insured Event	\$ 50,000
Deductible	\$ 0

11.0 DAY CARE LIABILITY & ACCIDENT

KCTCS operates one (1) daycare center, located at Jefferson Community & Technical College, 109 East Broadway, Louisville. Jefferson Community & Technical College has a license with capacity for 57 children ages 2 to school age. The average daily attendance is 32. There are seven full time employees and three (3) or more part-time volunteers (the number varies from semester to semester). Employee background checks are conducted on all employees during the hiring process. Volunteers are checked prior to being allowed in the classroom each year. There have not been any allegations of sexual abuse made against any employee or volunteer subsequent to employment. No claims have been filed with the Licensing Board against the daycare center.

The site transports children for typically five field trips per year via a school bus company. The trips could include: Louisville Zoo, Louisville Science Center, art museum, farm or pumpkin picking/hay rides, and the Puzzles Fun Dome (indoor inflatables, etc.). The only animals on site are a guinea pig and gerbil. The only water activities include a sprinkler and water tables, where approximately, 2-3 inches of water are elevated in a table (2ft X 4ft and 2 feet off the ground).

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Medical Expense Limit	\$ 5,000
Professional Liability	\$1,000,000
Annual Aggregate	\$2,000,000
Sexual or Physical Abuse or Molestation	\$1,000,000
Annual Aggregate	\$1,000,000
Accidental Medical Expense	\$ 25,000
Deductible	\$ 0
Accidental Death	\$ 5,000
Accidental Dismemberment	\$ 10,000

12.0 AVIATION (Somerset Community College)

All portions of the FAA required curricula are taught in the Aviation School at Somerset. However, we have NO flight operations. We do, however, have ground operations (i.e. running and taxiing). We have 5 faculty/staff personnel and 45-60 students in this program at any given time. The Aviation Program at Somerset has been in operation since 1971.

This policy covers aviation activities at the Somerset Community College located at 230 Airport Road

General Aggregate Limit	\$1,000,000
Products-Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit	\$ 150,000
Medical Expense Limit	\$ 10,000
Hangar Keepers' Each Loss Limit	\$1,000,000
Hangar Keepers' Each Aircraft Limit	\$1,000,000

13.0 EQUINE STUDIES

General Aggregate Limit	\$2,000,000
Products – Completed Operations	\$2,000,000
Person & Advertising Injury	\$2,000,000
Each Occurrence Limit	\$2,000,000
Damage to Rented Premises (Each Occurrence)	\$ 100,000

This program operates at 4 locations: The Thoroughbred Center is their base of operations, The KY Horse Park 1-2 times per year, Keeneland Racecourse 3-4 times per year, and Gentry Farm for paddock use. This program will have approximately 35-40 students per year in their in the Jockey program.

14.0 LIMITED PROFESSIONAL LIABILITY (claims made)

Limits of Liability (including defense costs)	
Each Claim	\$1,000,000
Annual Aggregate	\$3,000,000
Deductible (per claim)	\$ 10,000

Retroactive Date: January 14, 1998

Covered Programs:

Associate Degree Nursing	Medical Assisting
Clinical Laboratory Technology	Medical Information Tech
Culinary Arts	Medical Administrative Services
Dental Hygiene/Tech	Occupational Therapy
Diagnostic Medical Sonography	Pharmacy Technology
Early Childhood Development	Phlebotomy
EMT & Paramedic	Physical Therapy
Human Services	Practical Nursing & RN
Massage Therapy	Radiography
Medicaid Nurse Aid	Respiratory Care
Medication Aid	Surgical Tech
Health Information Technology	Teachers Education program
Office System Technology Program	Nursing Internship
Polysomnography Technician	Criminal Justice Internship
Information Technology	Nuclear Medicine Technology
Bio-Medical Equipment Technology Program	Speech/Language Therapy
Clinical Embalming – Funeral Services	Cosmetology Program
Veterinary Technology	Surgical First Assistant

KCTCS had approximately 16,300 students enrolled in these programs for 2016-2017.

Professional Services

Professional hygienist services provided by employed dentists acting as adjunct instructors & supervisors for the primary purpose of professional training of dental assistants & dental hygienists in conjunction with the Educational Organization's Regional Dental Assistance/Dental Hygienist Programs, but not for any outside dental practice.

Professional Services by or on behalf of the Educational Organization by employed staff attorneys 2(3) in the office of the General Counsel, but not for legal services to the public or for any outside practice of law.

15.0 BLANKET STUDENT ACCIDENT POLICY

Description of Class:

This policy will include all students attending the Kentucky Community & Technical College facilities.

Policy Coverage:

While participating in a sponsored and supervised activity (**including intramural sports**) and classes of the Kentucky Community & Technical Community College System. The intramural sports to be covered include, but are not necessarily limited to Archery, Basketball, Billiards, Football (Touch/Flag) Golf, Martial Arts, Soccer, Table Tennis, and Tennis. Approximately 700-750 participants.

Coverage Benefits & Limits:

Accidental Death Benefit	\$50,000
Accidental Dismemberment	\$50,000
Accident Medical Expense Benefit	\$25,000
Deductible	None
Dental Benefit	\$ 250
Physical Therapy Benefit	\$20,000
Orthopedic Appliance	\$20,000

16.0 CAMP (Excess Medical Expense Coverage for Camps/Conference/Field Trips)

The coverage applies to activities sponsored by the Kentucky Community & Technical College System (KCTCS) and supervised by KCTCS personnel.

Coverage for non-students, such as participants in Summer Camps; Enrichment Camps for ages 4-12 in tennis, art, sports, science, and computers, etc.; and field trips for high school students. While KCTCS does not hold athletic camps specifically, some camps do involve physical activities. Day camps can be as long as one week, especially during the summer, while others are on Saturdays during winter months. Volunteers and counselors are not covered under this coverage.

Coverage Benefits & Limits

Accident Medical Expense Benefit	\$25,000
Accidental Death	\$15,000
Accidental Dismemberment	\$50,000
Deductible	0

KCTCS Colleges have 15,000 to 25,000 day campers in a policy period. There are approximately 20 overnight camps with an average of 5 days of exposure on each.

17.0 OFFEROR INFORMATION SHEET

The following is to be completed and agreed to by all Offerors:

1. _____ will be the agent responsible for handling of this account, and

_____ will be the company representative assigned to this account. Each will be available for immediate consultation.
2. _____ Claims Office will supervise and adjust all reported losses and claims.

_____ is the supervising claims person on this account.
3. We agree to provide an annual listing of all incurred losses.
4. We have enclosed five (5) copies of all insuring agreements, endorsements, etc., for review by the KCTCS Evaluation Committee.
5. We have noted deviations for the specifications, if any, on "RFP SPECIFICATIONS DEVIATION FORM".
6. The "Request for Proposal" form has been signed. We understand that failure to do so will be cause for rejection.

Company's Certificate of Authority No. _____

Date _____

NOTE: THIS INFORMATION SHEET IS TO BE COMPLETED AND SUBMITTED WITH YOUR PROPOSAL.

Form of Proposal

6.0 GENERAL LIABILITY INSURANCE

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

6.0 GENERAL LIABILITY POLICY

General Aggregate Limit	\$3,000,000
Products-Completed Operations Aggregate Limit	\$3,000,000
Personal & Advertising Injury & Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage	\$1,000,000
Damage to Premises Rented to You Limit	\$ 500,000
Medical Expense	\$ 10,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal

7.0 UMBRELLA POLICY

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

7.0 UMBRELLA POLICY

Each Occurrence	\$10,000,000
Annual Aggregate Limit	\$10,000,000
Personal & Advertising Injury	\$10,000,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal

8.0 CRIME

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

8.0 CRIME

Premises	\$ 100,000
Transit	\$ 100,000
Deductible	\$ 1,000
Increase Limit of Insurance for Specified Periods	\$1,000,000
Peak Season August 1 to Sept. 1 and January 1 to Feb. 1	
Social Engineering Fraud	\$ 100,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal**9.0 DISHONESTY POLICY**

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

9.0 DISHONESTY POLICY

(Excess Crime)

Employee Dishonesty	\$1,000,000
Forgery Alteration	\$1,000,000
On Premises	\$1,000,000
In Transit	\$1,000,000
Computer Fraud	\$1,000,000
Fund Transfer Fraud	\$1,000,000
Claim Expense	\$ 25,000
Deductible	\$ 110,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal**10.0 INTERNATIONAL LIABILITY**

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

10.0 INTERNATIONAL LIABILITY

Covered persons under this policy apply to any student, chaperon, or other participant of the tour, trip, or study group or similar type of activity sponsored by the insured.

Master Control Program Aggregate	\$4,000,000
General Aggregate	\$1,000,000
Products-completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Premises Damage Occurrence	\$1,000,000
Medical Expense – Any One Person	\$ 25,000
Employee Benefits – Each Claim	\$1,000,000
Employee Benefits – Aggregate	\$1,000,000

Crisis Response Limits of Insurance

Crisis Response Aggregate Limit Per Policy Period	\$ 300,000
Crisis Response Costs Limit Each Crisis Event	\$ 250,000
Crisis Management Loss Limit Each Crisis Event	\$ 50,000

Employee Benefits Liability Limits of Insurance

Each Wrongful Act or Series of Related Wrongful Acts	\$1,000,000
Each Annual Aggregate	\$1,000,000
No Deductible	

Contingent Automobile Liability

Each Accident	\$1,000,000
Hired Auto Physical Damage – Each Accident	\$ 50,000
Hire Auto Physical Damage – Aggregate	\$ 50,000
Medical Expense Coverage	\$ 25,000

Foreign Voluntary Compensation and Employers Liability

Benefits for Voluntary Compensation	
North America	State or Province of Hire
Third Country National	Country of Hire
Local Nationals	Country of Hire
Executive Assistance Services	
Medical Assistance Services – policy limit	\$1,000,000
Employers Liability	\$1,000,000

Foreign Travel Accident and Sickness

Accidental Death & Dismemberment (AD&D)	
Principal Sum – Each Insured Person or 5 Times Insured Persons	
Annual Salary, whichever is Lower	\$ 175,000
Aggregate Limit –Any One Accident for all Insured Persons	\$1,750,000

Accident and Sickness Medical Expense

Covered Medical Expense – Each Insured person Each Injury or Sickness	\$ 10,000
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Emergency Medical Evacuation

Covered Expenses- Each Insured Person Each Serious Injury or Sickness	\$ 100,000
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Emergency Family Travel Covered Expenses Each Insured Person	\$ 10,000
Repatriation of Remains Covered Expense – Each Insured Person	\$ 20,000
Corporate Kidnap and Ransom/Extortion	
Each Insured Event Limit	\$1,250,000
Aggregate Limit	\$2,500,000
Ransom Monies	\$ 250,000
In Transit/Delivery	\$ 250,000
Expenses	\$ 250,000
Consultants Expenses	\$ 250,000
Judgements, Settlements and Defense Costs	\$ 250,000
Death or Dismemberment – Any One Person	\$ 10,000
Death or Dismemberment – Each Insured Event	\$ 50,000
Deductible	\$ 0

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal**12.0 AVIATION (Somerset Community College)**

Date: _____

Term of Policy: July 1, 2018 to June 30, 2019

This policy covers aviation activities at the Somerset Community College located at 230 Airport Road

12.0 AVIATION

General Aggregate Limit	\$1,000,000
Products-Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit	\$ 150,000
Medical Expense Limit	\$ 10,000
Hangarkeepers' Each Loss Limit	\$1,000,000
Hangarkeepers' Each Aircraft Limit	\$1,000,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal

13.0 EQUINE STUDIES

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

12.0 EQUINE STUDIES

General Aggregate Limit	\$2,000,000
Products – Completed Operations	\$2,000,000
Person & Advertising Injury	\$2,000,000
Each Occurrence Limit	\$2,000,000
Damage to Rented Premises (Each Occurrence)	\$ 100,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal

14.0 LIMITED PROFESSIONAL LIABILITY

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

14.0 LIMITED PROFESSIONAL LIABILITY

Limits of Liability (including defense costs)

Each Claim	\$1,000,000
Annual Aggregate	\$3,000,000
Deductible per claim	\$ 10,000

Retroactive Date: January 14, 1998

Covered Programs:

Associate Degree Nursing	Medical Assisting
Clinical Laboratory Technology	Medical Information Tech
Culinary Arts	Medical Administrative Services
Dental Hygiene/Tech	Occupational Therapy
Diagnostic Medical Sonography	Pharmacy Technology
Early Childhood Development	Phlebotomy
EMT & Paramedic	Physical Therapy
Human Services	Practical Nursing & RN
Massage Therapy	Radiography
Medicaid Nurse Aid	Respiratory Care
Medication Aid	Surgical Tech
Health Information Technology	Teachers Education program
Office System Technology Program	Nursing Internship
Polysomnography Technican	Criminal Justice Internship
Information Technology	Nuclear Medicine Technology
Bio-Medical Equipment Technology Program	Speech/Language Therapy
Clinical Embalming – Funeral Services	Cosmetology Program
Veterinary Technology	Surgical First Assistant

KCTCS had approximately 16,300 students enrolled in these programs for 2016-2017.

Professional Services

Professional hygienist services provided by employed dentists acting as adjunct instructors & supervisors for the primary purpose of professional training of dental assistants & dental hygienists in conjunction with the Educational Organization's Regional Dental Assistance/Dental Hygienist Programs, but not for any outside dental practice. Professional Services by or on behalf of the Educational Organization by employed staff attorneys (3) in the office of the General Council, but not for legal services to the public or for any outside practice of law.

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Form of Proposal**15.0 BLANKET STUDENT ACCIDENT POLICY**

Date: _____

Policy Term: July 1, 2018 to June 30, 2019

15.0 BLANKET STUDENT ACCIDENT POLICY

Description of Class:

This policy is for all students attending the Kentucky Community & Technical College facilities.

Policy Coverage:

While participating in a sponsored and supervised activity (including intramural sports) and classes of the Kentucky Community & Technical Community College System

Coverage Benefits & Limits:

Accidental Death Benefit	\$50,000
Accidental Dismemberment	\$50,000
Accident Medical Expense Benefit	\$25,000
Deductible	None
Dental Benefit	\$20,000
Physical Therapy Benefit	\$20,000
Orthopedic Appliance	\$20,000

Annual Premium \$ _____

Name of Insurance Agency

Name of Insurer

Signature

Date

Title

Telephone

Fax

Purchase Order		Purchase Order Information		<input type="checkbox"/> Check if remit address is same as PO address	
Preferred Method of Receiving Purchase Orders: <input type="checkbox"/> Email <input type="checkbox"/> Fax <input type="checkbox"/> Check if there is a change to your Purchase order address					
Vendor Name (if different from above)					
Order to Address					
City		State		Zip	
Sales Contact Name		Email for PO			
Sales Contact Phone		Fax for PO			
<input type="checkbox"/> Purchase Address – Change to					
Remittance		Remittance Address as it appears on your invoice			
Vendor Name (if different from above)					
Remit to Address					
City		State		Zip	
Remit to Contact Name		Email			
Remit to Phone		Fax			
<input type="checkbox"/> Remit to Address – Change to					

Wherever possible we desire to replace check payments with an electronic payment (ACH - direct deposit transfer). In order to switch your payment type if already established from paper check to electronic transfer we will need your bank account information entered on this substitute W-9 form. Your email address will only be used to notify you when an electronic payment is issued, to notify you of the issuance of a purchase order, or to notify you of other official business correspondence. Your e-mail and/or banking information will not be shared or distributed outside KCTCS' Business Services Division and will be used solely for KCTCS business applications.

Direct Deposit Information (All fields are required to receive ACH electronic direct deposit payments)	
Name on Bank Account:	
Bank Name (include branch name if applicable):	
Bank Routing Number (9-digit ABA #):	Bank Account Number:
Mark only one (should match information noted above): <input type="checkbox"/> Checking: <input type="checkbox"/> Savings:	
E-mail address -- Please print <i>LEGIBLY</i> -- Required for electronic notification of payment to your bank account.	
Mark if this is a: <input type="checkbox"/> Establishment of a new direct deposit <input type="checkbox"/> Change of existing direct deposit	
Email change only <input type="checkbox"/> New email address to where payment notification to be sent:	

I hereby authorize and request KCTCS to initiate credit entries for payment to my account. If necessary, a debit entry may be made in accordance with National Automated Clearing House Association (NACHA) rules reversing a credit entry made in error at the financial institution named. The electronic payment data remains in effect until withdrawn by written notification to KCTCS, 300 North Main Street, Versailles, KY 40383.

PRINTED NAME	Authorized Signature	Date
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