

**NORTHERN LEHIGH SCHOOL DISTRICT
1201 SHADOW OAKS LANE
SLATINGTON, PA 18080
610-767-9800**

REQUEST FOR PROPOSAL

The Northern Lehigh School District invites qualified brokers to submit proposals for:
INSURANCE BROKER SERVICES

SUBMISSION OF PROPOSALS

Proposals are due on or before Friday January 17, 2025 at 1:00 p.m.

Delivered to:
**Northern Lehigh School District
Attention: Sherri A. Molitoris, Director of Business Affairs
1201 Shadow Oaks Lane
Slatington, PA 18080**

TENTATIVE TIME SCHEDULE

Initial Review of Proposals – January 22-24, 2025
Conduct Interviews with brokers, if necessary – January 28, 2025
Final Review – February 3, 2025
Board Action to Appoint Broker of Record – February 10, 2025

**NORTHERN LEHIGH SCHOOL DISTRICT
PROPOSAL FOR INSURANCE BROKER SERVICES**

Northern Lehigh School District
1201 Shadow Oaks Lane
Slatington, PA 18080
610-767-9800

The undersigned hereby proposes to furnish insurance broker services for the Northern Lehigh School District as described on the attached proposal pages. The undersigned certifies to have read and fully understand the specifications and offer to furnish the services in exact accordance with the specifications and at the prices quoted.

NAME: _____

SIGNATURE: _____

TITLE: _____

COMPANY: _____

ADDRESS: _____

PHONE: _____

FAX: _____

E-MAIL: _____

CONTACT: _____

PHONE: _____

A. Intent

This solicitation is for the purpose of receiving firm proposals commencing Insurance Broker Services from interested brokers known to perform insurance services for Pennsylvania school districts. Insurance coverage will be effective for the 2025-2026 school year beginning July 1, 2025.

B. Description

The Northern Lehigh School District is a public school district located in Lehigh County, Pennsylvania, comprised of two boroughs (Slatington located in Lehigh County and Walnutport located in Northampton County) and one township (Washington located in Lehigh County). The Northern Lehigh School District operates two (2) elementary schools, one (1) middle school and one (1) high school. The district's annual enrollment is approximately 1,600 students and employs approximately 265 employees. Northern Lehigh School District's annual operating budget is approximately \$40 million.

Insurance coverage included in this request for proposal includes:

- Commercial Property/Inland Marine/Boiler & Machinery
- General Liability
- Automobile
- School Leaders Legal Liability
- Umbrella/Excess Liability
- Interscholastic Sports/Student Accident
- Workers' Compensation
- Public Officials Bonding
- Cyber Liability
- Additional Coverage as deemed appropriate

See Exhibit A for the school district's current coverage and limits.

Interested Brokers will be evaluated on and should prepare proposal packages with the following:

1. Name of firm.
2. Location of firm main office and branches, if any.
3. Number of years firm has been in business and the number of years firm has served Pennsylvania school districts.
4. Total number of employees dedicated to servicing property and casualty insurance clients, including total number of service employees who hold a license in the property and casualty authorities.
5. Total number of clients for property/casualty insurance. Indicate all public sector and non-profit clients in the state of Pennsylvania.

6. Include three current client references for the brokerage services that you are proposing on, with at least one PA school district and/or public sector/non-profit client. References should be included on the Request for Reference Form.
7. Describe the proposed management of the account as specifically as possible, including process for claims management. Your response must indicate that overall coordination of the account will be placed with an identified account manager. This individual's functions should be clearly described and any secondary personnel should also be identified and their roles defined. The credentials and experience of all members of your proposed account management team should be detailed.
8. Risk Information Systems: Accurate loss data is necessary to plan for renewals, maximize reimbursement and assess the feasibility of alternative risk financing options. Specify your firm's resources for managing information in the following areas:
 - a. Incident/claims loss reporting
 - b. Loss control data analysis/trending
 - c. Loss forecasting models/services

Address your firm's ability and willingness to provide information that would facilitate measurement of the School District's internal Risk Management and Risk Financing effectiveness.

9. How will the designated account team work with the district administration and staff in implementing any new and/or existing programs?
10. Describe the services your firm routinely performs for its clients. Indicate your firm's involvement with the application process, written communications, employee meetings, on call customer service, etc.
11. Describe your firm's approach to customer service/response to claims. What is the typical process when submitting a claim and what is the expected response time for an emergency claim?
12. Describe any claims advocacy services that are employed to help manage claim issues.
13. Describe how your firm would develop specifications for competitive quotes and provide this information to the Business Administrator and/or Board?
14. Describe the transition process from the district's current broker. What is required of the district and how will your firm make that transition seamless?

15. Describe what other benefits and/or products your firm could provide the district?
16. Describe how your firm reviews all plan documents for compliance with applicable laws and contracted agreements.
17. Describe how your firm would review coverages for the district and evaluate the effectiveness.
18. Describe which insurance carriers and their financial ratings you will be able to obtain quotes for competitive coverage from and show proof of obtaining competitive quotes from those carriers with current clients.
19. Describe a detailed **fee for service cost proposal** for broker services, including any travel costs and other expenses (commission based proposals will be deemed non-responsive and will not be considered).

Proposals which fail to address each of the submission requirements above may be deemed non-responsive and will not be further considered.

C. Submission

1. Your binding proposal is required to be submitted on or before January 17, 2025 at 1:00 p.m. to Sherri A. Molitoris, Director of Business Affairs, Northern Lehigh School District, 1201 Shadow Oaks Lane, Slatington, PA 18080.
2. The Broker must carefully review and analyze all documents referred to herein along with all applicable regulations and laws governing insurance services in the Commonwealth of Pennsylvania.
3. Northern Lehigh School District reserves the right to issue addendums and amendments to these specifications and notification of such will be furnished to all Brokers.
4. Brokers or their authorized representatives are expected to fully inform themselves as to the conditions, requirements and specifications before submitting indications of interest.

D. Human Relations Act

The provisions of the Pennsylvania Human Relations Act, Act 222 of October 27, 1955 P.L. 744) (43 P.S. Section 951, et. Seq.) of the Commonwealth of Pennsylvania prohibit discrimination because of race, religious creed, ancestry, age, sex, national origin, handicap or disability by employers, employment agencies, labor organizations, contractors and others. The Broker shall agree to comply with the provisions of the Act as amended that is made part of this specification.

REQUEST FOR REFERENCE FORM

1. Entity Name: _____

Contact Individual: _____

Address: _____

Telephone: _____

2. Entity Name: _____

Contact Individual: _____

Address: _____

Telephone: _____

3. Entity Name: _____

Contact Individual: _____

Address: _____

Telephone: _____

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage		Limits
COMMERCIAL PACKAGE PROPERTY		
Limits of Insurance		
	Blanket Limits	
	Building and Contents	\$92,901,888
	Business Income & Extra Expense	Actual Loss Sustained 24 Consecutive Months
Catastrophe Limits:		
	Flood	\$1,045,000
	Earthquake/Earth Movement	\$1,000,000
Deductibles - Per Occurrence		
	All Other Peril (AOP)	\$5,000
	Flood	\$25,000
	Flood Zone A	Deductible will be equivalent of maximum available Federal Flood Insurance
	Earthquake/Earth Movement	\$25,000
	Valuable Papers and Records	\$500
	Accounts Receivable, Each Occurrence	\$0
	Electronic Data Processing Floater - Extra Expense	\$500
	Musical Instruments	\$500
	Miscellaneous School Equipment (Includes Audio Visual	\$500
	Fine Arts (2,500 Per Item)	\$500
	Fine Arts Sculpture – “Birdblind	\$500
	Cameras, Projectors, Films	\$500
	Radio & Television Tower and Equipment	\$500
	Comprehensive coverage including Repair & Replacement	Same as Property Deductible
Loss Conditions		
	Cause of Loss	Special Form
	Valuation for Real/ Personal Property	Replacement Cost
	Co-Insurance	90%

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
Extensions of Coverage (including but not limited to)	
Limited Water Damage Coverage	\$500,000
Back up of Sewers & Drains	\$1,000,000
Building Ordinance	
Loss to Undamaged Portion of Insured Building	Building Limit on SOV
Demolition	\$1,000,000
Increased Cost of Construction	\$1,000,000
Pollution Clean Up and Removal	\$100,000
Off Premises Utility Services	
Direct Damage	\$50,000
Business Interruption	\$500,000
Personal Property Off Premises	\$100,000
Property in Transit	\$100,000
Valuable Papers and Records	\$100,000
Accounts Receivable, Each Occurrence	\$50,000
Electronic Data Processing Floater	
Equipment - Per Building	\$199,144
Media - Per Building	\$10,000
Extra Expense - Per Building	\$10,000
Musical Instruments	\$500,000
Miscellaneous School Equipment (Includes Audio Visual Equipment, Athletic Equipment, Band and Athletic Uniforms, Ground Maintenance Equipment and Mobile Radio Systems)	\$500,000
Fine Arts (2,500 Per Item)	\$15,000
Fine Arts Sculpture – “Birdblind”	\$25,000
Cameras, Projectors, Films	\$50,000
Radio & Television Tower and Equipment	\$10,000
Equipment Breakdown	

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
Comprehensive coverage including Repair & Replacement - Includes: 1. Perishable Goods 2. Services Interruption 3. Expediting Expenses	Blanket Limit
Appurtenant Structures	\$5,000
Arson Reward	\$7,500
Asbestos Allowance - Debris Removal	\$100,000
Data Processing Equipment - Per Location	\$75,000
Exterior Signs - Per Occurrence	\$30,000
Fences	\$10,000
Fire Department Charge	\$5,000
Fire Protection Device Recharge	\$1,000
Inflation Protection	10% of Building Value
Lock Replacement (Theft of Keys)	\$500
Newly Acquired Personal Property	\$500,000 (180 Days)
Newly Acquired Real Property	\$1,000,000 (180 Days)
Outdoor Property - Per Occurrence	\$25,000
Personal Effects of Teachers & Students School Projects at a covered Location - Per Person	\$2,500
Personal Effects of Teachers & Students School Projects at a covered Location - Each Premises	\$10,000
Personal Property of Others - Per Person	\$2,500
Personal Property of Others - Each Premises	\$10,000
Property in Vehicle or at Exhibition	\$10,000
Radios or TV Equipment Permanently Installed)	\$10,000
Spoilage	\$25,000
Trees, Shrubs, Plants & Lawns - Each Occurrence	\$25,000
Underground Pipes, Flues & Drains - Per Occurrence	\$10,000
Building Glass Incl. Damage by Vandals	Included

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage		Limits
Coverage Limits		
Coverage Form		Occurrence
General Aggregate		\$3,000,000
Products/Completed Operations Aggregate		\$3,000,000
Each Occurrence		\$1,000,000
Personal Advertising Injury		\$1,000,000
Fire Legal Liability (any one fire)		\$1,000,000
Medical Payments (any one person, excluding students)		\$10,000
Violent Incident Protection - Aggregate Limit		\$250,000
Limited Pollution Liability		\$100,000
Limited Unmanned Aircraft		\$250,000
Law Enforcement Armed Liability (Occurrence Form)		
Each Loss		\$1,000,000
Aggregate		\$3,000,000
Sexual Abuse and Molestation Coverage		
Each Loss		\$1,000,000
Aggregate		\$3,000,000
Investigation Expense - Per Loss		\$10,000
Investigation Expense - Aggregate		\$100,000
Employee Benefits Liability		
Coverage Form		Claims Made
Aggregate		\$3,000,000
Each Employee Occurrence		\$1,000,000
Deductible/Self Insured Retention		
Employee Benefits Liability		\$1,000
Extensions of Coverage (including but not limited to)		
Teachers Liability including Corporal Punishment		
Incidental Medical Malpractice		
Limited Foreign Liability		
Law Enforcement & Security Officer Coverage		

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
Herbicide/Pesticide Application Coverage	
Limits of Liability and Coverage Limits	
Blanket Employee Dishonesty (Including Faithful Performance of Duty and Student Activity Fund Endorsement)	\$1,000,000
Computer Fraud/Funds Transfer Fraud	\$1,000,000
Fraudulent Impersonation	\$1,000,000
Credit, Debit or Charge Cards	\$100,000
Money and Securities - Outside	\$25,000
Money and Securities - Inside	\$25,000
Forgery or Alteration	\$100,000
Money orders and counterfeit paper currency	\$1,000
Deductible/Self Insured Retention	
All Other Perils	\$500
Money and Securities - Outside	\$500
Forgery or Alteration	\$500
Money orders and counterfeit paper currency	\$500
Coverage Limits	
Bodily Injury & Property Damage - CSL	\$1,000,000
First Party Benefits	\$100,000
Uninsured Motorist Protection	\$1,000,000
Underinsured Motorist Protection	\$1,000,000
Hired & Non-Owned Liability	\$1,000,000
Hired Auto Physical Damage	\$50,000
Rental Reimbursement	\$5,000
Deductible/Self Insured Retention	
Physical Damage - Comprehensive	See Below
Physical Damage - Collision	See Below
Hired Auto Physical Damage - Comprehensive	\$100
Hired Auto Physical Damage - Collision	\$100
Rental Reimbursement - Per Vehicle	\$1,000

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage		Limits
Extensions of Coverage (including but not limited to)		
	Limited Worldwide Hired Car Coverage	
	Employees and Volunteers As Additional Insureds	
Forms and Endorsements (including but not limited to)		
	Educational Institution Auto Extension Plus Endorsement	
Physical Damage Coverage		
Per Vehicle Values (Original		Deductible
Under \$50,000		\$1,000
\$50,001 - \$100,000		\$2,000
\$100,000 +		\$3,000

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
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ERRORS AND OMISSIONS

Limits of Liability and Coverage Limits	
Coverage Form	Claims Made
Policy Damages Limit of Liability	\$2,000,000
Separate Limits of Liability – Defense Only	
IEP Limit - Aggregate for Claim Expenses	\$2,000,000
Desegregation limit- Aggregate for Claim Expenses	\$100,000
Breach of Contract limit - Aggregate for Claim Expenses	\$100,000
Breach of Fiduciary Duty limit - Aggregate for Claim Expenses	\$25,000
Deductible	
Each Wrongful Act	\$10,000
Each Employment Practices Violation	\$25,000
IEP Hearings	\$25,000
Extensions of Coverage	
Crisis Fund Coverage	\$25,000
Prevailing Party Attorney Fees	50% co-insurance
Front and Back Pay	50% co-insurance

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
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CYBER LIABILITY

Limits	
Policy Form	Claims Made Full Prior Acts
Aggregate Limit of Liability (Includes Security & Privacy Liability, Regulatory Actions)	\$1,000,000
Event Management Sub-Limit (Includes Notification Expenses, Credit Monitoring, Forensic Investigation, Legal Services, Public Relations & Data restoration)	\$1,000,000
Cyber Extortion	\$1,000,000
Cyber Extortion Coinsurance	N/A
Network Business Interruption	\$1,000,000
PCI Fines, Expenses & Penalties	\$1,000,000
Social Engineering Fraud	\$250,000
Self Insured Retention/ Deductible	
Security & Privacy Liability-Each Claim	\$25,000
Event Management	\$25,000
Cyber Extortion	\$25,000
Network Interruption	\$25,000
Waiting Period	18 hours
Social Engineering Fraud	\$25,000

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
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COMMERICAL UMBRELLA

Limits of Liability and Coverage Limits	
Coverage Form	Occurrence
Each Occurrence	\$15,000,000
Annual Aggregate	\$15,000,000
Products/Completed Operations Aggregate	\$15,000,000
Personal & Advertising Injury Aggregate Limit	\$15,000,000
Occupational Disease Aggregate Limit	\$15,000,000
Excess of	\$1,000,000 Primary Limits

Underlying Policies	
General Liability: Employee Benefits Law Enforcement Liability	
Other: Sexual Abuse/Molestation Liability School Board Liability	

NORTHERN LEHIGH SCHOOL DISTRICT - Insurance Program Coverage Summary 2024-2025

Coverage	Limits
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PUBLIC OFFICIALS BOND

Board Treasurer	\$50,000
Board Secretary	\$50,000

WORKERS COMPENSATION

Payroll Basis - School District	\$15,528,715
Experience Modification - Effective 7/1/2024	1.255
Employer Liability - Coverage B	
Retention	\$500,000
Per Accident	\$1,000,000
Per Employee for Disease	\$1,000,000
Disease Policy Limit	\$1,000,000
Workplace Safety - Credit 5%	Yes
Loyalty Discount - 5%	Yes