

**ST. TAMMANY PARISH SCHOOL BOARD
COVINGTON, LOUISIANA**

**REQUEST FOR PROPOSALS ON
INSURANCE AND BOND COVERAGES 2025**

The St. Tammany Parish School Board will receive written proposals until 3:00 PM on Friday, May 23, 2025 to provide insurance and bond coverages for the policy period beginning July 15, 2025 and in accordance with the following instructions and specifications. All proposals arriving after the above date and time will be returned unopened to the proposers.

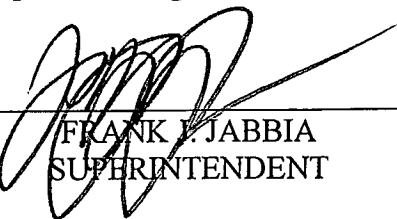
1. All proposals shall be received by the date above and at the St. Tammany Parish School Board Office located at 321 N. Theard Street, Covington, LA 70433 by one of the methods below. Any proposals arriving after this date and time or not in the proper location or format will be considered non-responsive and not considered.
2. Proposals may be sent via registered or certified mail, UPS or FedEx with a return receipt requested, hand delivered, or submitted electronically.
3. Proposals may be submitted electronically at www.centralbidding.com.
4. You can find related materials including detailed specifications necessary to complete your proposal at www.centralbidding.com and/or www.stpsb.org/bids.
5. Any conventional paper proposals must be clearly marked on the exterior packaging "RFP #188 INSURANCE AND BOND COVERAGES 2025 – MAY 23, 2025". An original, five (5) copies and an electronic copy (i.e., flash drive, USB drive, CD, etc.) of the proposal shall be submitted.
6. Proposals submitted will be evaluated by a committee consisting of at least three (3) members appointed by the Superintendent. During the evaluation process, evaluators may, at their discretion, request any one or all firms/individuals to make oral presentations. Such presentations may be requested with as little as 48 hours' notice and will provide firms with an opportunity to answer any questions the evaluators may have on a firm's proposal. Not all firms may be asked to make such oral presentations.
7. Proposals should be prepared in a concise and economical manner; and need not contain any special bindings, materials, promotional materials, et cetera. Proposal emphasis should be given to completeness and clarity of content. All costs associated with developing, preparing, copying and participating in the proposal process are entirely the responsibility of the proposer. The St. Tammany Parish School Board will not in any way be responsible for costs incurred by prospective proposers.
8. Successful bidder must consent to and yield to the exclusive venue and jurisdiction of the 22nd Judicial District Court for the Parish of St. Tammany, and waive any and all claims of entitlement to removal of any case from this jurisdiction, including any removal to any Federal Court, in connection with any proposal or bid.
9. The successful bidder must be authorized by the Secretary of State to do business in Louisiana pursuant to applicable law. Documentation of such authorization must be provided if requested by the St. Tammany Parish School Board.

10. The following is a list of coverages required by the School Board for this policy term. Agents may submit a proposal for any one or all lines listed. The School Board reserves the right to award on an individual basis or as a package:
- a. Errors & Omissions Coverage including Employment Practices Liability Coverage
 - b. Property Insurance
 - c. Computer Equipment Coverage
 - d. Cyber Liability Coverage
 - e. General Liability Coverage
 - f. Commercial Automobile Coverage
 - g. Public Employees Blanket Bond
 - h. Depositors Forgery Bond
 - i. Worker's Compensation

NOTE:

Policy proposals of property insurance with a commission above eight percent (8%) commission will not be considered, excluding NFIP. Proposals for one (1) year policy terms are to be provided.

11. Specifications and account data along with information or facts for each coverage can be obtained by contacting Ronald Randolph, Supervisor of Purchasing at (985) 898-3219 or via email at ronald.randolph@bellsouth.net. Variations from specifications may be considered. Please propose all lines of coverage as a package, but where appropriate, price separately by lines. A copy of the proposed policies and/or complete outline of policy coverage including all exclusions and exceptions must accompany each proposal.
12. These specifications should be considered general and are not intended to limit an agent, broker or company from proposing any new or innovative self-insured plans that could benefit the St. Tammany Parish School Board.
13. Give full name of each company or companies indicating latest A.M. Best's rating and whether admitted or non-admitted carriers for each quotation. Agent/Broker must submit evidence of Errors & Omissions Insurance with a limit of at least \$1,000,000.00.
14. Prompt, efficient and competent servicing of the insurance needs of the St. Tammany Parish School Board together with financial conditions and willingness of the insurance carrier to accord deference to the Board relative to claim/litigation management and choice of defense counsel, if necessary, will be important considerations in the award of the contract.
15. In accordance with Revised Statute 38:2237A(9), the St. Tammany Parish School Board may reject any or all proposals when it is deemed that such action is in the best interest of the School Board.
16. Questions regarding this Request for Proposal will be accepted until Wednesday, May 14, 2025 at 4:00 PM via email to purchasing@stpsb.org.


FRANK J. JABBIA
SUPERINTENDENT

**ST. TAMMANY PARISH SCHOOL BOARD
COVINGTON, LOUISIANA**

**REQUEST FOR PROPOSALS
ON INSURANCE COVERAGES**

SPECIFICATIONS & INFORMATION PACKAGES

1. Experience and professional qualifications:

(a) Provide a brief narrative summarizing your company's ability to meet the requirements of this RFP. Include:

- Length of time your company has been in business as an insurance agency,
- Location of the principal office of your company,
- Identify principal team members with their individual roles and experiences with organizations similar in size and discipline as STPSB.

(b) Identify the location from which the account will be served.

2. References:

(a) Provide a minimum of three (3) references from clients of similar size and discipline and any other pertinent information on the firm's experience in working with school districts and other government entities.

(b) Provide a list of other Louisiana public entities who are currently clients of your agency. Special emphasis will be placed on Louisiana School Boards. Please provide name and telephone number of individuals who may be called as references.

3. Coverage Requirements:

Property Insurance

(a) The St. Tammany Parish School Board has a self-insured program in place with a \$ 500,000 retention for all perils EXCEPT a named storm which has a \$10,000,000 retained limit.

(b) Named Storm coverage must have a minimum of \$10,000,000.00 limit in excess of the retained limit.

(c) All other Wind, Hail and All Other Perils (AOP) coverage must have a minimum of \$200,000,000.00 limit in excess of the retained limit.

(d) Minimum of an "A" rated Louisiana admitted carriers are preferred as set forth in the AM Best ratings guide.

(e) Property Policies of Insurance must have 8% or less commission, excluding NFIP.

(f) Quotations for the following level of insurance are requested:

Current Coverage		
Coverage	Deductible	Limits
Property	\$10,000,000 Named Windstorm; \$500,000 All Other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.

Property Options Requested	
Deductible	Limits
\$15,000,000 Named Windstorm; \$500,000 All other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.
\$20,000,000 Named Windstorm; \$500,000 All other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.

4. Coverage Requirements:

General Liability, Automobile Liability, School Board Legal, Employment Practices

- (a) Minimum of an "A" rated Louisiana admitted carriers are preferred as set forth in the AM Best ratings guide.

REQUESTED COVERAGE				
Liability Coverage	Limits	Med Pay	SIR (Options)	Retroactive Date
General Liability	\$1,000,000 Each Occurrence / \$3,000,000 Aggregate Additional Limit Options: \$2,000,000	\$5,000	Current: \$500,000 Additional Options: \$750,000 each occurrence	
Sexual Abuse (sublimit of GL)	\$1,000,000 each Act \$1,000,000 Aggregate		Current: \$500,000	07/15/2002
Student In Practicum (sublimit of GL)	\$1,000,000 each Occurrence \$1,000,000 Aggregate		Current: \$500,000	
Fire Damage Legal	\$1,000,000 each Occurrence / \$1,000,000 Aggregate		Current: \$500,000	
School Board Legal (Educators legal liability), Employment Practices & Employee Benefits	\$1,000,000 each Occurrence \$2,000,000 Aggregate		Current: \$500,000	07/15/2002
Automobile	\$1,000,000 each Occurrence Unlimited Aggregate	\$5,000	Current: \$500,000 each occurrence Additional Options: \$750,000 each occurrence	

5. Coverage Requirements:

Worker's Compensation

- (a) The St. Tammany Parish School Board currently has a self-insured program in place with a \$1,000,000 retention. Coverage is statutory above the retention and provides employer's liability limit of \$1,000,000.
- (b) Minimum of an "A" rated Louisiana admitted carriers are preferred as set forth in the AM Best ratings guide.

6. Coverage Requirements:

Cyber Liability

- (a) The St. Tammany Parish School Board currently has a \$3,000,000 aggregate limit of coverage with a \$250,000 retained limit.

7. Coverage Requirements:

Boiler & Machinery

- (a) The St. Tammany Parish School Board currently has a \$150,000,000 coverage limit with a \$5,000 deductible.

8. Coverage Requirements:

Crime

- (a) The St. Tammany Parish School Board currently has a \$100,000 coverage limit with a Single Loss Retention of \$1,000.

Evaluation Criteria

EVALUATION CRITERIA	POINTS
Professional Qualifications and Experience • Company qualifications and demonstrated experience. • Documentation of at least (5) years' experience with public education or other government entities relevant to this RFP. • Identified location in which account will be served • Identified principal team members	15%
Cost • Is overall cost reasonable and affordable to the scope of the contract? • Has company included a rate schedule including any "extra work" not outlined in proposal?	55%
References • Provided a minimum of (3) relevant references including school district if applicable. • Provided a list with contact information of Louisiana public entities who are currently clients.	15%
Technical • Provided detailed Exclusions which are reasonable and acceptable • Prepared to deploy immediately • Ability to execute contract and provide adequate coverages and services	15%
Total	100%

**FIREARM ANTI-DISCRIMINATORY ACT 581 (SB 234)
DISCLOSURE**

Per LA Act 581 (SB 234), which prohibits a public entity, including school boards, from entering into a contract with a company for the purchase of goods or services unless the aforementioned company confirms that:

1. The company does not have a practice, policy, guidance, or directive that discriminates against a firearm entity or firearm trade association based solely on the entity's or association's status as a firearm entity or firearm trade association.
2. The company will not discriminate against a firearm entity or firearm trade association during the term of the contract based solely on the entity's or association's status as a firearm entity or firearm trade association.

If the above terms meet with your understanding and agreement, please sign below and return to the St Tammany Parish School Board.

Signature of Official Duly Authorized to Sign Contracts and Agreements

Date

St. Tammany Parish Public School Board Contract Addendum

Louisiana recently enacted new requirements that govern the collection, disclosure and use of personally identifiable information of students. The new laws include increased contract requirements between schools or districts and anyone entrusted with such personally identifiable information. The items listed below are specific requirements necessary for any contract that governs the release of student information.

Sensitive information must be protected at a level that can ensure that only those who are authorized to view the information are allowed access (secure passwords, encryption, etc.) The vendor's network must maintain a high level of electronic protection to ensure the integrity of sensitive information and to prevent unauthorized access in these systems. Regular review of the protection methods used and system auditing are also critical to maintain protection of these systems. Vendor agrees to protect and maintain the security of data with protection security measures that include maintaining secure environments that are patched and up to date with all appropriate security updates as designated by a relevant authority.

In order to ensure that only appropriate individuals and entities have access to personally identifiable student data, organizations must implement various forms of authentication to establish the identity of the requester of the information with a level of certainty that is commensurate with the sensitivity of the data. Each organization must individually determine the appropriate level of assurance that would provide, in its specific environment, reasonable means of protecting the privacy of student data it maintains. No individual or entity should be allowed unauthenticated access to confidential personally identifiable student records or data at any time.

The individual, vendor or entity shall implement appropriate measures designed to ensure the confidentiality and security of personally identifiable information, protect against any anticipated access or disclosure of information, and prevent any other action that could result in substantial harm to St. Tammany Parish Public School Board or any individual identified with the data or information in vendor's custody.

Vendor agrees that any and all St. Tammany Parish Public School Board personally identifiable student data will be stored, processed, and maintained solely on designated servers and that no St. Tammany Parish Public School Board data at any time will be processed on or transferred to any portable or laptop computing device or any portable storage medium, unless that storage medium is in use as part of the vendor's designated backup and recovery processes. All servers, storage, backups, and network paths utilized in the delivery of the service shall be contained within the states, districts, and territories of the United States unless specifically agreed to in writing by a St. Tammany Parish Public School Board employee with signature authority.

Vendor agrees that any and all data exchanged shall be used expressly and solely for the purposes enumerated in the Original Agreement or Contract. Data shall not be distributed, repurposed or shared across other applications, environments, or business units of vendor. As required by Federal and State law, vendor further agrees that no data of any kind shall be revealed, transmitted, exchanged or otherwise passed to other vendors or interested parties.

St. Tammany Parish Public School Board Contract Addendum

Vendor agrees that, as required by applicable state and federal law, auditors from state, federal, St. Tammany Parish Public School Board, or other agencies so designated by the School System, shall have the option to audit the outsourced service. Records pertaining to the service shall be made available to auditors and St. Tammany Parish Public School Board during normal working hours for this purpose.

Vendor agrees to comply with the Louisiana Database Breach Notification Law (Act 499) and all applicable laws that require the notification of individuals in the event of unauthorized release of personally identifiable information or other event requiring notification. In the event of a breach of any of the vendor's security obligations or other event requiring notification under applicable law, vendor agrees to notify St. Tammany Parish Public School Board immediately and assume responsibility for informing all such individuals in accordance with applicable law and to indemnify, hold harmless and defend St. Tammany Parish Public School Board and its employees from and against any claims, damages, or other harm related to Notification Event.

The vendor agrees that upon termination of this Agreement it shall return all data to St. Tammany Parish Public School Board in a useable electronic form, and erase, destroy, and render unreadable all St. Tammany Parish Public School Board data in its entirety in a manner that prevents its physical reconstruction through the use of commonly available file restoration utilities, and certify in writing that these actions have been completed within 30 days of the termination of this Agreement or within 7 days of the request of an agent of St. Tammany Parish Public School Board, whichever shall come first.

Vendor and St. Tammany Parish Public School Board acknowledge that unauthorized disclosure or use of the protected information may irreparably damage St. Tammany Parish Public School Board in such a way that adequate compensation could not be obtained from damages in an action at law. Accordingly, the actual or threatened unauthorized disclosure or use of any protected information shall give St. Tammany Parish Public School Board the right to seek injunctive relief restraining such unauthorized disclosure or use, in addition to any other remedy otherwise available (including reasonable attorney fees). Vendor hereby waives the posting of a bond with respect to any action for injunctive relief. Vendor further grants St. Tammany Parish Public School Board the right, but not the obligation, to enforce these provisions in vendor's name against any of vendor's employees, officers, board members, owners, representatives, agents, contractors, and subcontractors violating the above provisions.

Vendor must have established and implemented a clear data breach response plan outlining organizational policies and procedures for addressing a potential breach, which is an essential step in protecting the privacy of student data. Prompt response is essential for minimizing the risk of any further data loss and; therefore, plays an important role in mitigating any negative consequences of the breach, including potential harm to affected individuals. A data breach is any instance in which there is an unauthorized release or access of personally identifiable information or other information not suitable for public release. This definition applies regardless of whether an organization stores and manages the data directly or through a contractor, such as a cloud service provider.

St. Tammany Parish Public School Board Contract Addendum

A vendor's audit strategy will require the following actions to protect and retain audit logs. The storing of audit logs and records on a server separate from the system that generates the audit trail. Access to audit logs must be restricted to prevent tampering or altering of audit data. Retention of audit trails must be based on a schedule determined collaboratively with operational, technical, risk management, and legal staff.

Vendor is permitted to disclose Confidential Information to its employees, authorized subcontractors, agents, consultants and auditors on a need to know basis only, provided that all such subcontractors, agents, consultants and auditors have written confidentiality obligations to vendor and St. Tammany Parish Public School Board.

The confidentiality obligations shall survive termination of any agreement with vendor for a period of fifteen (15) years or for so long as the information remains confidential, whichever is longer and will inure to the benefit of St. Tammany Parish Public School Board.

This contract addendum amends any prior agreement or contract between The St. Tammany Parish

Public School Board or individual school(s) and _____

Company Name

and is effective as of _____

Date



Authorized Representative Signature
Frank J. Jabbia

Authorized Representative Name (Please Print)

Authorized Representative Signature

Authorized Representative Name (Please Print)

Superintendent

Title

Title

St. Tammany Parish School Board

Company

Company

November 23, 2020

Date

Date

STATE OF _____

PARISH/COUNTY OF _____

AFFIDAVIT

BEFORE ME, the undersigned authority, personally came and appeared:

_____ ,

Who, after being duly sworn, did state and affirm the following:

1. That he/she is employed by _____ (Company Name)
in the position of _____ ;
2. That _____ (Company Name)
has submitted a Response to Request for Proposal _____
(Number/Title of RFP) from the St. Tammany Parish School Board; and
3. That any and all telecommunications and video surveillance equipment to be purchased in
connection with the Response to Request for Proposal _____
(Number/Title of RFP), if awarded to _____ (Company
Name), is and/or will be from a manufacturer that is in compliance with Section 889(a) of
the Fiscal Year 2019 National Defense Authorization Act.

Signature

Printed Name

Title

Company Name

SWORN TO AND SUBSCRIBED before me, Notary Public, this ____ day of _____ 2022.

Signature

Printed Name

My commission expires: _____

CERTIFICATION REGARDING LOBBYING

CERTIFICATION FOR CONTRACTS, GRANTS, AND COOPERATIVE AGREEMENTS

The undersigned certifies, to the best of his or her knowledge and belief, that:

1. No Federal appropriated-funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of congress, or an employee of a member of congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
2. If any funds other than Federal-appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of congress, an officer or employee of congress, or an employee of a member of congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.
3. The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including sub-contracts, sub-grants, and contracts under grants, loans and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

By _____ Date: _____
(Signature of Official Authorized to Sign Application)

By _____ Date: _____
(Name and Title of Authorized Official)

The bidder, _____, certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the bidder understands and agrees that the provisions of 31 U.S.C. Chap. 38 Administrative Remedies for False Claims and Statements, apply to this certification and disclosure if any.

DEBARMENT AND SUSPENSION CERTIFICATION FORM
(REQUIRED)

Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 2 CFR Part 180. The regulations were published in the November 26, 2003, Federal Register (pages 66534-66566).

(BEFORE COMPLETING CERTIFICATION, READ ATTACHED INSTRUCTIONS)

- (1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.

- (2) Where the prospective lower tier participant is unable to certify any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

Organization Name

PR/Award Number or Project Name

Name and Title of Authorized Representative

Signature

Date

INSTRUCTIONS TO BIDDERS FOR COMPLETING CERTIFICATION FORM

NOTE: Each responsive bidder must include this certification statement with its bid on each contract equaling or exceeding \$25,000 or any contract for audit services regardless of amount.

1. By signing and submitting this form, the prospective lower tier participant is providing the certification set out on the reverse side in accordance with these instructions.
2. The certification in this clause is a material representation of fact upon which reliance was placed when this transaction was entered into. If it is later determined that the prospective lower tier participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.
3. The prospective lower tier participant shall provide immediate written notice to the person to whom this proposal is submitted if at any time the prospective lower tier participant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
4. The terms *covered transaction*, *debarred*, *suspended*, *ineligible*, *lower tier covered transaction*, *participant*, *person*, *primary covered transaction*, *principal*, *proposal*, and *voluntarily excluded*, as used in this clause, have the meanings set out in the Definitions and Coverage sections in accordance with the OMB guidelines of 2 CFR 180 that implement Executive Order 12549 and 12689. (Contact the person to whom this proposal is submitted for assistance in obtaining a copy of those regulations.)
5. The prospective lower tier participant agrees by submitting this form that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency with which this transaction originated.
6. The prospective lower tier participant further agrees by submitting this form that it will include this clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transaction" without modification in all lower tier covered transactions and in all solicitations for lower tier covered transactions.
7. A participant in a covered transaction may rely upon a certification that a prospective participant in a lower tier covered transaction has not been debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless the participant knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.
8. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
9. Except for transactions authorized under Paragraph 5 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.

NON-COLLUSION STATEMENT

The Antitrust Division of the United States Department of Justice seeks to prevent collusion, expose monopolies, and preserve competition in public purchasing. Collusion occurs when providers of the same goods or services get together and agree to fix or set prices. In procurement, it is the most commonly known as "price-fixing" or "bid-rigging."

Vendors, by submitting this signed bid, certify that the accompanying bid is not the result of, or affected by, any unlawful act of collusion with any other person or company engaged in the same line of business or commerce, or any other fraudulent act punishable under Louisiana or United States law.

We certify that we have not, either directly or indirectly, entered into any agreement or participated in any unlawful act of collusion, no attempt has been made to induce any other person or vendor to submit or not to submit a bid; that this bid has been independently arrived at without collusion with any other bidder, competitor or potential competitor; that this bid has not been knowingly disclosed prior to the opening of bids to any other bidder or competitor; that the above stated statement is accurate under penalty of perjury.

Name of Firm

Complete Address of Firm

Telephone Number

Signature of Authorized Representative

Typed Name of Authorized
Representative

Title of Authorized Representative

Date
