



MUNICIPALITY OF
South Bruce

**REQUEST FOR PROPOSAL – RFP2026 –
GENERAL INSURANCE & RISK
MANAGEMENT SERVICES**

**DUE: 12:00 p.m. Eastern Standard Time
Monday, November 16, 2026**

Deliver to:
Mike McMurren, Treasurer
Municipality of South Bruce
P.O. Box 540
21 Gordon St E
Teeswater, ON N0G 2S0
mmcmurren@southbruce.ca

PART 1 – INVITATION AND SUBMISSION INSTRUCTIONS

INTRODUCTION

The Municipality of South Bruce (the “Municipality” or the “Corporation”) is requesting proposals from qualified and experienced municipal insurance carriers and/or insurance brokers for the provision of General Insurance and Risk Management Services.

Proposals must be received no later than **12:00 p.m. (noon)** Eastern Standard Time, on **Monday, November 16, 2026**. Late submissions will not be accepted. The Municipality assumes no responsibility for delayed deliveries or technical latency. All submissions become the property of the Municipality of South Bruce and are subject to applicable Freedom of Information and Privacy legislation.

All proposals shall be clearly identified in accordance with **Appendix E – Submission Label**. Proponents are responsible for reviewing and complying with all requirements of this RFP and should not rely on information contained in any previously issued solicitation(s).

The **coverage term** will be **January 1, 2027, to December 31, 2027**.

The Municipality’s minimum coverage requirements, including policy limits, deductibles, and categories of insurance, are set out in **Appendix A – Minimum Coverage Specifications**. At a minimum, the Municipality requires Commercial General Liability and Automobile Liability coverage limits of not less than **\$50,000,000**, together with Property Insurance provided on a **Blanket Limit of Loss** basis for all municipal property and machinery breakdown exposures identified in the Property Schedules (**Appendix G**), with no per-loss or per-location limits.

While the Municipality recognizes that policy wordings, terms, conditions, and exclusions vary between insurers, proposals must meet or exceed the minimum coverage requirements and will be evaluated based on their ability to support the Municipality’s insurance objectives outlined in Section 1.1.

Additional underwriting information is available to prospective Proponents, including an Underwriting Questionnaire (**Appendix F**), Property Schedules (**Appendix G**), and Loss Run Reports dated September 2, 2026 (**Appendix H**). These appendices may be made available upon request and are subject to the confidentiality provisions set out in Section 3.4 of this RFP

Should a contract result from this RFP, the name(s) of the successful Proponent(s) will be available to anyone upon request.

Invitation to Proponents

This Request for Proposal (“RFP”) is an invitation by The Corporation of the Municipality of South Bruce to prospective Proponents to submit proposals for the provision of **Insurance and Risk Management Services**. The Municipality, by undertaking a competitive process, intends to improve its insurance coverage and assistance in the management of risk and claims, while reducing cost by ascertaining the best combination of coverage, premium cost, and services.

Intent of this Request for Proposal

It is the intention of the Municipality to solicit competitive proposals for Insurance and Risk Management Services. This RFP is open to qualified Proponents, including, without limitation, brokers representing traditional insurers and direct writers, who are able to meet the Municipality of South Bruce’s insurance requirements.

The Municipality intends to award to one Proponent to provide quality comprehensive insurance and risk management for South Bruce’s operations as described hereinafter.

PART 1 – INVITATION AND SUBMISSION INSTRUCTIONS

Any proposal that does not include coverage in each of the categories of insurance noted in Appendix “A” or which does not include minimum limits or maximum deductibles at least equal or better than listed in **Appendix A** may be disqualified based on South Bruce’s sole judgement as to its materiality. Variations in policy wording is anticipated and acceptable within each category of insurance and will be evaluated as part of Coverage/Product section of the scoring matrix.

Background

The Municipality of South Bruce (hereinafter referred to as the “Municipality”) was created on January 1, 1999, by order of the Province of Ontario. The municipality is combined of the former rural townships of Carrick and Culross, the hamlet of Formosa and the villages of Mildmay and Teeswater.

South Bruce is located at the southern boundary of Bruce County and encompasses 308 square kilometers or approximately 191 square miles. Within the Municipal boundaries there are 414 kms of roads of which 170 are gravel, 196 are Low Class Bituminous and 48 km are High Class Bituminous.

Within the urban areas of the Municipality there are two recreation centers, numerous parks, two waste water treatment facilities, two water treatment plants and numerous other facilities owned by the Municipality. Additional underwriting information referenced in this RFP is available to prospective Proponents upon request.

The responsibilities of South Bruce are related to municipal services that include the provision of general government and administrative services, protection services including fire, police, emergency management, and by-law and building inspection, road and transportation services, environmental services including water, sewage treatment, solid waste collection and disposal, public health services including cemeteries, doctor recruitment activities and the owner of medical health clinics, recreation and culture services, and local land use planning and development services.

1.1 Objectives

South Bruce’s ultimate goal is to have the best and most cost-efficient insurance program. The Municipality’s expectation is to identify the Proponent best suited to:

- a) Ease the municipality’s administrative burden in managing its insurance program.
- b) Provide excellent service and response to the municipality’s insurance needs.
- c) Deliver competitive programs and coverage in the best interest of South Bruce.
- d) Adhere to a timeline for delivery of the services described.
- e) Provide advice on the sustainability of the insurance markets and suggest options to reduce the overall cost of insurance without reduction of insurance coverage.
- f) Conduct all insurance placement activities in a pro-active and beneficial manner.
- g) Perform premium rate analysis, evaluate and negotiate all renewals for each year.
- h) Commit to a term of contract which will become effective upon award to the Successful Proponent and, remain in effect for one year with the Successful Proponent with the option to renew on an annual basis, at the discretion of the Municipality.

- i) Make recommendation as to coverage and insurer selection based upon experience of insurance trends affecting municipalities.
- j) At renewal, and for the duration of the policy term, assist the Municipality with the completion of applications, schedule of values if such is required and any other documentation required by insurers to place coverage.
- k) Provide follow through for receipt of all policy documents and endorsements in a timely manner. Review all policies and endorsements to ensure compliance with the terms negotiated with the insurer(s).
- l) Provide administrative support to include issuance of insurance certificates, automobile insurance slips.
- m) Manage Certificate of Insurance Issuance in a timely manner.
- n) Provide other insurance services as may be requested from time to time.

1.2 Municipality of South Bruce Contact

For the purposes of this procurement process, the “Municipality of South Bruce Contact” shall be:

Mike McMurren, Treasurer
Municipality of South Bruce
mmcmurren@southbruce.ca
Phone: 519-392-6623 ext 222

1.3 Accommodations for Proponents with Disabilities

The Municipality of South Bruce is committed to providing equal treatment to people with disabilities with respect to the use and benefit of municipal services, programs and goods in a manner that respects their dignity and that is equitable in relation to the broader public.

If a Proponent requires this RFP in a different format to accommodate a disability, the Proponent must contact the Municipality of South Bruce Contact as soon as possible and in any event prior to the Submission Deadline. The RFP in the different format will be issued only to the requesting Proponent and all addenda will be issued in such different format only to the requesting Proponent.

1.4 RFP Timetable

The schedule for this RFP is as follows:

Event	Date
Issue Date of RFP	Friday, October 9, 2026
Deadline for Questions	Friday, November 6, 2026
Deadline for Issuing Addenda	Friday, November 6, 2026
Submission Deadline	Monday, November 16, 2026, 12:00 PM
Target date for contract award	Wednesday, December 9, 2026 (following day of December 8 regular Council meeting)

1.5 Proposal Submission

1.5.1 Proposals Must Be Submitted to Prescribed Location:

Corporation of the Municipality of South Bruce
PO Box 540, 21 Gordon Street East,
Teeswater, ON N0G 2S0

OR

Electronically to:
mmcmurren@southbruce.ca

1.5.2 Proposals Must Be Submitted on Time

Proposals must be submitted at the location set out above on or before the Submission Deadline. Proposals submitted after the Submission Deadline will be rejected. Onus and responsibility rests solely with the Proponent to deliver its proposal to the exact location indicated in the RFP on or before the Submission Deadline. The Municipality of South Bruce does not accept any responsibility for submissions delivered to any other location by the Proponent or its delivery agents. Proponents are advised to make submissions well before the deadline. Proponents making submissions near the deadline do so at their own risk. In the event of any question regarding the timely receipt of any submission, the time on the clock designated by the Treasurer will absolutely prevail over any other timepiece regardless of any discrepancies.

1.5.3 Proposals Must Be Submitted in Prescribed Format

Proponents must submit one electronic copy, by email or by USB key and may submit one hard copy of their proposal enclosed in a sealed package that is prominently marked with the RFP title and number (see RFP cover page) and the full legal name and return address of the Proponent.

If there is a conflict or inconsistency between the hard copy and the electronic copy of the proposal, the hard copy of the proposal shall prevail.

1.5.4 Proposal Submission Content

Proponents must include all forms and other documents or information listed under **Appendix B** and **Appendix C**. In the event of any inconsistency between the Proposals provided by the Proponent, the hard copy shall govern. The Proposal shall contain and be presented in the following format:

1. Table of Contents
2. Form of Proposal
3. Proponent Profile
4. Description of Services
5. Appendix A: Coverage Review and Premium Quote
6. Appendix B: Acknowledgement of Proponent **to be signed and dated;**
7. Appendix C: Pricing Form – Program Cost **to be signed and dated;**

Any submitted documentation which is not denoted in accordance with these instructions will not be considered for evaluation purposes.

Request for Proposal submissions that are not signed by an authorized signing officer may be considered incomplete and subject to disqualification at the discretion of the Municipality.

1.5.5 Proposal Information Description

Proponent Profile

The Municipality seeks the following Proponent attributes:

- a. Operations include a history of providing insurance and service to municipalities of a similar size and scope to the Municipality of South Bruce.
- b. The team members are insurance professionals with explicit knowledgeable of municipal issues as is evident from the profiles provided.
- c. There are sufficient resources to provide the insurance services described.
- d. The Municipality's interest in receiving the best combination coverage, services and premiums for its insurance program is paramount.
- e. Insurers must have an A.M. Best Rating of at least A-.

1.5.6 Description of Services

- **Risk Management**

The Municipality shall require assistance with its own risk management and ease of access to risk management advice. The Successful Proponent's proposal submission will demonstrate its capability to offer a wide range of insurance products and services to assist the Municipality in meeting the stated deliverables. The Successful Proponent will be responsible for assisting South Bruce with insurance coverage, policy wording interpretation, contract wording review, insurance certificate review, and additional risk management services including but not limited to, identification of risk exposures, loss prevention, conducting building inspections, calculating building replacement costs for insurance purposes, conducting risk audits and loss control techniques.

- **Claims Management**

The Municipality requires the Proponent to demonstrate the following services:

- a) A claims reporting procedure that is efficient, seamless and provides prompt response.
- b) Provide advice to the Municipality about claims trends, settlement values, court decisions and other information which will assist Municipality to resolve its claims effectively and expeditiously.
- c) Provide Loss Reports, with sufficient detail for the Municipality to ascertain the current status of the claim.
- d) Advocate on behalf of the Municipality should the Insurer deny a claim.
- e) Deliver other claims related services which the Municipality may require.
- f) The Proponent should supply a sample Claims Handling Agreement for review.

- **Coverage Review and Premium Quote**

Prior to completing Appendix C, the Proponent shall be expected to review The Municipality of South Bruce's current insurance program and the presentation format. The named Insurance Consultant reviewing the Coverages/Product portion of each Proposal shall consider the comprehensiveness of coverage and what limitation (if any) is presented by the exclusions. ***The "Any Coverage Deviation" field provides Proponents the ability to amplify the benefits of the coverage proposed by them.*** The Proponent is required to complete the Coverage Review and Premium based upon the Municipality's current program and deductibles under Option 1 and/or Option 2. Any variation of coverage is to be highlighted and identified in the Proponent's proposal.

APPENDIX B – Form of Proposal - Acknowledgment of Proponent

This form is self-explanatory and must be completed with the Proponent's proposal.

APPENDIX C – Pricing Form – Program Cost

The Proponent is requested to provide the annualized premium for the Municipality of South Bruce's current program and deductibles for Options 1, and 2, which must be a Firm Quote. Staff shall review the Coverage Review and Premium Quote sheet, which is the more detailed document.

The Successful Proponent is responsible for paying all fees and/or commissions of all brokers involved with the provision of coverage and services offered within their proposal. Such fees and/or commissions must be included in the total premiums shown.

1.5.7 Amendment of Proposals

Proponents may amend their proposals prior to the Submission Deadline by submitting the amendment in a sealed package prominently marked with the RFP title and number and the full legal name and return address of the Proponent to the location set out above. Any amendment should clearly indicate which part of the proposal the amendment is intended to amend or replace. The amendment may also be submitted to the Municipality Contact's email.

1.5.8 Withdrawal of Proposals

Proponents may withdraw their proposals prior to the Submission Deadline. To withdraw a proposal, a notice of withdrawal must be sent to the Municipality's Contact and must be signed by an authorized representative of the Proponent. Withdrawn proposals will be returned unopened to the Proponent.

1.5.9 Proposals Irrevocable after Submission Deadline

Proposals shall be irrevocable for a period of **one hundred eighty (180)** running from the moment that the Submission Deadline passes.

PART 2 – EVALUATION AND RANKING

2.1 Stages of Proposal Evaluation

The Municipality will conduct the evaluation and ranking process in accordance with the process set out below.

2.1.1 Stage I – Mandatory Requirements

Stage I will consist of a review to determine which proposals comply with all of the mandatory requirements. Proposals that do not comply with all the mandatory requirements as of the Submission Deadline will be disqualified and not evaluated further.

2.1.2 Stage II – Rated Criteria & Evaluation

In Stage II, the Municipality will evaluate each compliant proposal as follows;

- The Treasurer will evaluate the rated criteria as set out in **Appendix D**.

After the completion of Stage I and Stage II, the Treasurer, will complete the mathematical calculations and final ranking of Proponents in accordance with the evaluation and ranking method described in Appendix D.

Subject to the reserved rights of the Municipality, the top-ranked Proponent with the highest score will be selected to enter into the Contract in accordance with **Part 3**.

PART 3 – TERMS AND CONDITIONS OF THE RFP PROCESS

3.1 General Information and Instructions

3.1.1 RFP Incorporated into Proposal

All of the provisions of this RFP are deemed to be accepted by each Proponent and incorporated into each Proponent's proposal. A Proponent who submits conditions, options, variations or contingent statements to the terms as set out in this RFP, either as part of its proposal or after receiving notice of selection, may be disqualified.

3.1.2 Proponents to Follow Instructions and Submit Only Requested Information

Proponents should structure their proposals in accordance with the instructions in this RFP. Information must be provided in the manner requested.

3.1.3 Proposals in English

All proposals are to be in English only.

3.1.4 Information in RFP Only an Estimate

The Municipality and its advisers make no representation, warranty or guarantee as to the accuracy of the information contained in this RFP or issued by way of addenda. Any quantities shown or data contained in this RFP or provided by way of addenda are estimates only and are for the sole purpose of indicating to Proponents the general scale and scope of the Deliverables. It is the Proponent's responsibility to obtain all the information necessary to prepare a proposal in response to this RFP.

3.1.5 Proponents Shall Bear Their Own Costs

The Proponent shall bear all costs associated with or incurred in the preparation and submission of its proposal.

3.1.6 Proposal to Be Retained by the Municipality

Except as otherwise provided in this RFP, the Municipality is under no obligation to return the proposal or any accompanying documentation submitted by a Proponent.

3.2 Communication after Issuance of RFP

3.2.1 Proponents to Review RFP

Proponents shall promptly examine all of the documents comprising this RFP, and

- a) shall report any errors, omissions or ambiguities; and
- b) may direct questions or seek additional information to the Municipality Contact on or before the Deadline for Questions. All communications must be made in writing by email and shall be deemed to be received once the email has entered into the Contact's email inbox. No such communications are to be directed to anyone other than the Municipality Contact. It is the responsibility of the Proponent to seek clarification from the Municipality Contact on any matter it considers to be unclear.

3.2.2 All New Information to Proponents by Way of Addenda

This RFP may be amended only by an addendum in accordance with this section. If the Municipality, for any reason, determines that it is necessary to provide additional information relating to this RFP, such information will be communicated to all Proponents by addenda issued in the same manner that this RFP was originally issued. Each addendum forms an integral part of this RFP. Such addenda may contain important information, including significant changes to this RFP. Proponents are responsible for obtaining all addenda issued by the Municipality. In the Form of Proposal (**Appendix B**), Proponents should confirm their receipt of all addenda by setting out the number of each addendum in the space provided.

3.2.3 Post-Deadline Addenda and Extension of Submission Deadline

If the Municipality determines that it is necessary to issue an addendum after the Deadline for Issuing Addenda, the Municipality may extend the Submission Deadline for a reasonable period of time.

3.2.4 Verify, Clarify and Supplement

When evaluating proposals, the Municipality may request further information from the Proponent or third parties in order to verify, clarify or supplement the information provided in the Proponent's proposal.

3.3 Finalization of Contract, Notification and Debriefing

3.3.1 Selection of Proponent and Finalization of Contract

Notice of selection by the Municipality to the selected Proponent shall be in writing. The selected Proponent shall enter into the Contract and satisfy any other applicable conditions, no later than December 31, 2026.

3.3.2 Failure to Enter into Contract

In addition to all other remedies available to the Municipality, if a selected Proponent fails to enter into the Contract or satisfy any other applicable conditions by December 31, 2026, the Municipality may, in its sole and absolute discretion and without incurring any liability, withdraw the selection of that Proponent and either proceed with the selection of another Proponent or cancel the RFP process.

3.3.3 Notification to Other Proponents

Once the Contract is entered into by the Municipality and a Proponent, the other Proponents may be notified directly in writing and shall be notified by public posting in the same manner that this RFP was originally posted of the outcome of the procurement process.

3.4 Confidential Information

3.4.1 Confidential Information of the Municipality of South Bruce

All information provided by or obtained from the Municipality in any form in connection with this RFP either before or after the issuance of this RFP

- (a) is the sole property of the Municipality of South Bruce and must be treated as confidential;
- (b) is not to be used for any purpose other than replying to this RFP and the performance of the Contract;
- (c) must not be disclosed without prior written authorization from the Municipality of South Bruce;

3.4.2 Confidential Information of the Proponent

Proponents are advised that the disclosure of information received in proposals or otherwise relevant to the RFP process will be in accordance with the provisions of all relevant access to information and privacy legislation, including primarily the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, c. M.56, as amended ("*MFIPPA*"). Proponents should identify any confidential information in their proposals. The Municipality will make reasonable efforts to maintain the confidentiality of such information, subject to its disclosure requirements under *MFIPPA* or any disclosure requirements imposed by law or by order of a court or tribunal.

3.5 Reserved Rights, Limitation of Liability and Governing Law

3.5.1 Reserved Rights of the Municipality of South Bruce

The Municipality of South Bruce reserves the right to:

- (a) make public the names of any or all Proponents;
- (b) request written clarification or the submission of supplementary written information in relation to the clarification request from any Proponent and incorporate a Proponent's response to that request for clarification into the Proponent's proposal;
- (c) assess a Proponent's proposal on the basis of
 - (i) financial analysis determining the actual cost of the proposal when considering factors including quality, service, price and transition costs arising from the replacement of existing goods, services, practices, methodologies and infrastructure (howsoever originally established);
 - (ii) information provided by references; or
 - (iii) other relevant information that arises during this RFP process;
- (d) waive formalities and accept proposals that substantially comply with the requirements of this RFP;
- (e) verify with any Proponent or with a third party any information set out in a proposal;
- (f) check references other than those provided by any Proponent;
- (g) disqualify any Proponent whose proposal contains misrepresentations or any other inaccurate or misleading information;
- (h) disqualify any Proponent who has engaged in conduct prohibited by this RFP;
- (i) disqualify any Proponent who has engaged in lobbying, collusion, undisclosed conflicts of interest, or other conduct that, in the Municipality's sole discretion, compromises the fairness, integrity, or transparency of the procurement process;
- (j) make changes, including substantial changes, to this RFP provided that those changes are issued by way of addenda in the manner set out in this RFP;
- (k) select a Proponent other than the Proponent whose proposal reflects the lowest cost;
- (l) reject any proposal that contains pricing which appears to be unbalanced or unreasonable;
- (m) cancel this RFP process at any stage;
- (n) cancel this RFP process at any stage and issue a new RFP for deliverables the same as or similar to the Deliverables;
- (o) accept any proposal in whole or in part; or
- (p) reject any or all proposals;

and these reserved rights are in addition to any other express rights or any other rights that may be implied in the circumstances.

3.5.2 Limitation of Liability

By submitting a proposal, each Proponent agrees that

- (a) neither the Municipality of South Bruce nor any of its employees, officers, agents, elected or appointed officials, advisors or representatives will be liable, under any circumstances, for any claim arising out of this RFP process including but not limited to costs of preparation of the proposal, loss of profits, loss of opportunity or for any other claim; and
- (b) the Proponent waives any right to or claim for any compensation of any kind whatsoever, including claims for costs of preparation of the proposal, loss of profits or loss of opportunity by reason of the Municipality's decision not to accept the proposal

submitted by the Proponent, to enter into a contract with any other Proponent or to cancel this RFP process, and the Proponent shall be deemed to have agreed to waive such right or claim.

3.5.3 Governing Law and Interpretation

The terms and conditions in this Part 3 – Terms and Conditions of RFP Process

- (a) are included for greater certainty and are intended to be interpreted broadly and separately (with no particular provision intended to limit the scope of any other provision);
- (b) are non-exhaustive (and shall not be construed as being intended to limit the pre-existing rights of the parties); and
- (c) are to be governed by and construed in accordance with the laws of the province of Ontario and the federal laws of Canada applicable therein.

PART 4 – COVERAGE REVIEW AND PREMIUM QUOTE

4.1 Instructions for Completion of Coverage Review and Premium Quote Sheets

- 4.1.1** Proponents are requested to review the Coverage Specifications provided in Appendix A to familiarize themselves with South Bruce's current Insurance Program (**which includes specific limits, sub limits and deductibles**);
- 4.1.2** For the purpose of their Proposal, Proponents agree that the Named Insured, Additional Insured or Interested Parties, are as currently appear in the Municipality of South Bruce policies, or as may be amended from time to time;
- 4.1.3** The Municipality of South Bruce does not expect Proponents to quote the current Program exactly, **unless otherwise specified herein**, but does require that the insurance proposed by them meets or exceeds the Municipality's current insurance coverage;
- 4.1.4** The Proponent is **required** to input their proposed coverage in the format provided.
- 4.1.5** The policy limit, sub-limit or aggregate for each coverage must be shown;
- 4.1.6** Key coverage benefits and exclusions must be clearly identified;
- 4.1.7** Show all Deductible(s); for example earthquake coverage; sewer back-up per loss or claimant, as the case may be, or as applies to liability, property, automobile and crime coverage;
- 4.1.8** Identify limitations, conditions, or subjectivity and warranty to which the coverage is subject;
- 4.1.9** Use the fields entitled "Any Coverage Deviation" to explain the Proposal or to suggest options.
- 4.1.10** All Insurers must be identified, including Lloyd's syndicates and participation share;
- 4.1.11** Policy wordings must be attached to the applicable Coverage Sheet;
- 4.1.12** Notice of Cancellation period to be provided;
- 4.1.13** Return all Coverage Review and Premium Summary Sheets with Proposal, even if not completed.
- 4.1.14** The Proponent is encouraged to provide their explanations and/or variations of coverage in a clear and concise manner.

PART 5 – PROPONENT PROFILE

5.1 PROPONENT PROFILE

5.1.1 PROPONENT PROGRAM HISTORY

Provide a concise overview of Proponent's firm (the "Company"), to include total years in business, ownership structure, number of employees and history representing municipalities, with emphasis on Ontario municipalities.

Identify by size of population similar to that of the Municipality of South Bruce, the number of Ontario municipalities represented by Proponent, and the total years of representation for the largest

5.1.2 PROGRAM INSURERS

Identify all insurance markets which participate in Proponent's municipality insurance program and confirm that all insurance companies participating in the Municipality of South Bruce's program are licensed in Ontario.

5.1.3 FINANCIAL INFORMATION

Provide financial rating for each insurer. The Proponent must provide their A.M. Best Rating "FSR", A.M. Best Financial Size Category and A.M. Best Number. Insurers must have an A.M. Best Rating of at least A-.

5.2 INSURANCE SERVICES

Identify any written standards or best practices implemented by the Proponent for service deliverables.

In the usual course of servicing, describe the Proponent's service standards and/or timelines for the following:

- a. Pre-renewal meetings.
- b. Preparing Formal Submission for alternative quotes.
- c. Assisting with applications for renewal.
- d. Providing an evaluation of markets and terms presented.
- e. Delivery of policy documents.
- f. Issuing endorsements.
- g. Issuing automobile liability cards.
- h. Issuing certificates of insurance.
- i. Assistance with contract reviews.
- j. Providing information for reports to Council.
- k. Notice of market changes, including alerts about hardening or softening rates.

5.3 OTHER

The Proponent, having reviewed the description for insurance services in the RFP, may provide any further information pertinent to coverage for the Municipality of South Bruce.

PART 6 – DESCRIPTION OF SERVICES

6.1 RISK MANAGEMENT SERVICES

Proponent to provide a detailed description of its expertise in providing risk management services, the person or persons who would provide this service and the method of delivery.

Describe in detail what risk management services would be available for the duration of any contract with the Proponent. For example, would the Proponent provide appraisal services and/or loss control strategies?

Describe any risk management systems managed by the Proponent and available for the Municipality of South Bruce's use to enhance risk management.

Describe what risk management information would be provided that would be of interest and of assistance to the Municipality. This can be in the nature of opportunities for automation and streamlining, bulletins, newsletters, on-line access to information, formal risk management meetings held by the Proponent or any other educational opportunities.

6.2 CLAIMS MANAGEMENT SERVICES

Describe Proponent's claims reporting systems, the frequency of reports to the Municipality and what information can be provided by these.

Describe the claims reporting process to Insurer(s) on risk.

Once reported to the Insurer, would the Municipality have any rights to associate with claims decisions made or would this vest solely with the Insurer?

Does the Insurer have its own claims department and if so, identify the number of claims staff (excluding clerical support) or if there is a control adjuster, identify the company?

Describe the process engaged when a claim originally believed to be within deductible has adverse development and the exposure exceeds the deductible. Address what potential exists for insurers to deny the claim for late reporting.

Catastrophic claims present unique challenges as these cause significant damage in a short period of time and affect many persons. Describe what claims and other services would be provided to assist the Municipality with its response to a catastrophic event.

Describe the claims advocacy that the Proponent would provide to the Municipality for coverage disputes with the Insurer.

If the Proponent is an Insurer, describe what dispute resolution procedures are in place when there is a coverage disagreement.

APPENDIX A – MINIMUM COVERAGE SPECIFICATIONS

CANADIAN COUNCILS LIABILITY		
LIMIT OF LIABILITY	\$5,000,000 General Liability - Including Sudden and Accidental Pollution; any one Occurrence	\$5,000,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period
EXTENSIONS OF COVERAGE	Extension	Limit
	Employers' Liability	\$5,000,000 any one Claim
	Tenant Legal Liability	\$5,000,000 any one Occurrence
	Employee Benefit Liability	\$5,000,000 any one Claim
	Incidental Medical Malpractice	\$5,000,000 any one Claim; retroactive November 15, 1993
	Voluntary Medical Payments	\$50,000 any one Claim and in the Annual Aggregate during the Policy Period
	Forest Fire Fighting Expense	\$2,000,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Voluntary Payment for Property Damage	\$50,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Incidental Garage Operations	\$250,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Wrongful Dismissal (Legal Expense)	\$500,000 any one Claim and in the Annual Aggregate during the Policy Period
	Conflict of Interest Reimbursement Expenses	\$100,000 any one Claim
	Legal Expense, Reimbursement Expenses	\$100,000 any one Claim and \$500,000 in the Annual Aggregate during the Policy Period
	Non-Owned Automobile (including Contractual Liability for Hired Autos)	\$5,000,000 any one Occurrence
	Legal Liability for Damage to Hired Automobiles	\$250,000 any one Occurrence
	Wrap-Up Liability – Difference in Conditions and Difference in Limits	\$5,000,000 any one Occurrence
ENDORSEMENTS	Endorsement	Limit
	Municipal Errors and Omissions Liability	\$5,000,000 any one Claim and in the Annual Aggregate during the Policy Period; retroactive unlimited
	Environmental Impairment Liability	\$2,500,000 any one Claim and \$5,000,000 in the Annual Aggregate during the Policy Period; retroactive unlimited
	Abuse/Molestation Liability	\$2,000,000 any one Claim and in the Annual Aggregate during the Policy Period; retroactive July 1, 2006
	Police Officer Assault	\$5,000,000 any one Occurrence
	Communicable Disease	\$1,000,000 retroactive July 1, 2021

CANADIAN COUNCILS LIABILITY		
DEDUCTIBLE(S)	Applicable Coverage	Deductible
	Public Entity General Liability	\$10,000 any one Occurrence including Products and Completed Operations, per Claimant in respect of Sewer Backup
	Extensions of Coverage	\$10,000 any one Occurrence per Claimant for all Extensions of Coverage, except: • \$NIL with respect to: ○ Non-Owned Automobile (including Contractual Liability for Hired Autos), ○ Conflict of Interest Reimbursement Expenses ○ Wrap-Up Liability – Difference in Conditions and Difference in Limits; • \$1,000 with respect to Legal Liability for Damage to Hired Autos, any one Occurrence;
	Endorsements	Deductible
	Municipal Errors and Omissions Liability	\$10,000 any one Claim
	Environmental Impairment Liability	\$10,000 any one Claim
	Abuse/Molestation Liability	\$10,000 any one Claim
	Police Officer Assault	\$10,000 any one Occurrence
	Communicable Disease	\$25,000

CANADIAN COUNCILS UMBRELLA LIABILITY (Layers 1 / 2)	
LIMITS OF LIABILITY	\$20,000,000 / \$25,000,000 (i.e. \$45M total umbrella) for each of: • General Liability, any one Occurrence including Sudden and Accidental Pollution and Police Officer Assault Endorsement • Products and Completed Operations, any one Occurrence and in the Annual Aggregate • Municipal Errors and Omissions Liability, any one Occurrence and in the Annual Aggregate • Employee Benefits Liability, any one Occurrence and in the Annual Aggregate
SCHEDULE OF UNDERLYING COVERAGE(S) AND LIMIT(S)	Underlying Coverage & Limits \$5,000,000 / \$25,000,000 (i.e. \$45M total umbrella) for each of: • General Liability, any one Occurrence including Sudden and Accidental Pollution and Police Officer Assault Endorsement and in the Aggregate in respect of Products and Completed Operations during the Policy Period • Incidental Medical Malpractice, any one Claim • Municipal Errors and Omissions Liability, in the Annual Aggregate • Employer's Liability and Tenant's Legal Liability, any one Occurrence • Non-Owned Automobile Liability including Contractual Liability for Hired Automobiles, any one Occurrence • Owned Automobile Liability, any one Occurrence • Employee Benefits Liability, any one Claim
RETAINED LIMIT	\$ NIL / \$ NIL
ENDORSEMENTS	- Standard Excess Automobile Liability Policy Follow Form Named Insured SPF No 7 - PFAS Exclusion

APPENDIX A – MINIMUM COVERAGE SPECIFICATIONS – CONT'D

COMBINED PHYSICAL DAMAGE & MACHINERY BREAKDOWN		
COVERAGE	Property of Every Description - All Risks of Direct Physical Loss or Damage (Subject to Policy Exclusions)	
LIMITS	Blanket Limit of Loss of on Property of Every Description including Machinery Breakdown	\$ 156,370,388
	Computer/Electronic Data Processing (included in Blanket Limit)	\$ 318,705
	Solar Panels (Not Included in Blanket Limit)	\$ 329,323
	Landfill Scale House & Compactor (Not Included in Blanket Limit)	\$ 99,733
EXTENSIONS OF COVERAGE	The Limits below are <u>included</u> in Blanket Limit shown above:	
	Extension	Limit
	Valuable Papers	\$500,000
	Extra Expense	\$500,000
	Accounts Receivable	\$500,000
	Gross Rentals	\$500,000
	Computer Media	\$500,000
	Fine Arts	\$25,000
	The Limits below are <u>in addition</u> to the Blanket Limit shown above:	
	Extension	Limit
	Newly Acquired Property	\$1,000,000
	Building in the Course of Construction; Contractors and Consultants	\$1,000,000
	Property in Transit	\$500,000
	Unnamed Locations	\$1,000,000
	Expediting Expense	\$500,000
	Business Interruptions - Profits to Maximum of \$25,000 per Month	\$300,000
	Contingent Business Interruption	\$1,000,000
	Fire Extinguishing Materials and Fire Fighting Expense	\$100,000
	Professional Fees	\$500,000
	Master Key	\$10,000
	Land and Water Pollution Clean up Expense	\$100,000
	Stock Spoilage	\$100,000
	Commercial Property Floater	\$100,000

COMBINED PHYSICAL DAMAGE & MACHINERY BREAKDOWN		
	Off Premises Service Interruption	\$1,000,000
	Exhibition Floater	\$100,000
	Environmental Upgrade	\$100,000 or 10%
	Money, Cash, Cards and Securities	\$15,000
	Preservation of Property	\$15,000
	Technological Advancement	\$25,000
	Demolition and Increased Cost of Construction	\$1,000,000
	Prevention of Ingress/Egress (4 weeks)	\$50,000 / \$100,000
	Debris Removal	\$100,000 or 25%
	Ammonia Contamination	\$500,000
	Water Escape	\$500,000
	Hazardous Substance	\$500,000
	Data and Media	\$10,000
	Reproduction Costs	\$10,000
	Interruption by Civil Authority (4 weeks)	\$50,000 / \$100,000
	Property of Councillors, Board Members and Employees (\$25,000 maximum annual policy limit)	\$15,000 any one loss
ENDORSEMENTS	Automobile Replacement Cost Deficiency Endorsement	
	Testing and Commissioning	
DEDUCTIBLE(S)	\$ 10,000 each Occurrence for all Losses except:	
	\$ 1,000 each Computer/Electronic Data Processing loss	
	\$ 1,000 each Fine Arts Loss	
	\$100,000 each Flood Loss	
	5% of total loss or \$100,000 minimum, whichever is greater, each Earthquake occurrence	

APPENDIX A – MINIMUM COVERAGE SPECIFICATIONS – CONT'D

COMPREHENSIVE CRIME	
LIMITS	\$1,000,000 Employee Dishonesty
	\$ 200,000 Broad Form Loss of Money (inside Premises)
	\$ 200,000 Broad Form Loss of Money (outside Premises)
	\$ 200,000 Money Orders & Counterfeit Paper Currency
	\$1,000,000 Depositor's Forgery
	\$ 200,000 Professional Fees/Audit Expenses
	\$ 200,000 Computer Fraud or Funds Transfer Fraud
DEDUCTIBLE(S)	\$ NIL per Loss

AUTOMOBILE INSURANCE (ONTARIO)		
LIMITS	Liability - Bodily Injury/Property Damage Limit: \$5,000,000 \$NIL Deductible	
	Accident Benefits - Basic Benefits; Limits as stated in Policy	
	Accident Benefits - Options - None Selected; Limits as stated in Policy	
	Uninsured Automobile; Limits as stated in Policy	
	Direct Compensation - Property Damage; Limits as stated in Policy \$NIL Deductible	
	Loss or Damage - All Perils - Deductible: \$10,000	
ENDORSEMENTS	OPCF 3	Drive Government Automobiles Endorsement
	OPCF 4A	Permission to Carry Explosives
	OPCF 4B	Permission to Carry Radioactive Material
	OPCF 5	Permission to Rent or Lease
	OPCF 20	Loss of Use Endorsement – Limit: \$1,000 per occurrence (Applicable only to Private Passenger Vehicles and Light Commercial Vehicles)
	OPCF 21B	Blanket Fleet Endorsement – No Annual Adjustment
	OPCF 24	Freezing of Fire-Fighting Apparatus
	OPCF 31	Non-Owned Equipment
	OPCF 32	Use of Recreational Vehicles by Unlicensed Drivers
	OPCF 43R	Removing Depreciation Deduction – 24 Months New
	OPCF 44	Family Protection Endorsement Applicable to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All Terrain Vehicles, and Police Vehicles
	Notice of Cancellation Ninety (90) Days	
	Tarmac Exclusion	

APPENDIX A – MINIMUM COVERAGE SPECIFICATIONS – CONT'D

COUNCILLORS' ACCIDENT COVERAGE	
LIMITS OF COVERAGE	\$ 200,000 Principal Sum
INCLUDED COVERAGE	Number of Councillors: Seven (7) 24 Hour Coverage Weekly Accident Indemnity coverage ceases to apply on the date the Insured Person reaches seventy (70) years of age
SUBJECT TO	\$2,500,000 Aggregate Limit of Indemnity Per Accident

MUNICIPAL VOLUNTEERS ACCIDENT COVERAGE	
LIMITS OF COVERAGE	\$50,000 Principal Sum - Volunteers of the Policyholder while on Duty
INCLUDED COVERAGE	Only under the age of 80
SUBJECT TO	\$1,000,000 Aggregate Limit of Indemnity Per Accident

CYBER LIABILITY AND CYBER CRIME	
EXTENSIONS OF COVERAGE	CYBER INCIDENT RESPONSE
LIMITS OF COVERAGE	\$2,000,000 each and every claim
INCLUDED COVERAGE	Incident Response Costs, Legal and Regulatory Costs, IT Security and Forensic Costs, Crisis Communication Costs, Privacy Breach Management Costs, Third Party Privacy Breach Management Costs, Post Breach Remediation Costs
EXTENSIONS OF COVERAGE	CYBER CRIME
LIMITS OF COVERAGE	\$250,000 each and every claim
INCLUDED COVERAGE	Funds Transfer Fraud, Theft of Funds Held in Escrow, Theft of Personal Funds
DEDUCTIBLE	\$10,000

APPENDIX B – FORM OF PROPOSAL

1. Proponent Information Please fill out the following form, and name one person to be the contact for the RFP process and for any clarifications or communication that might be necessary.

Full Legal Name of Proponent:	
Street Address:	
City, Province/State:	
Postal Code:	
Phone Number:	
Fax Number:	
Company Website (If Any):	
Proponent Contact Person and Title:	
Proponent Contact E-mail:	

2. Offer

The Proponent has carefully examined the RFP documents and has a clear and comprehensive knowledge of the Deliverables required under the RFP. By submitting a proposal, the Proponent agrees and consents to the terms, conditions and provisions of the RFP, including the Contract Terms and Conditions and offers to provide the Deliverables in accordance therewith at the rates set out in the Pricing Form.

3. Rates

The Proponent has submitted its rates in accordance with the instructions in the RFP and in the Pricing Form set out as Appendix C.

4. No Prohibited Conduct

The Proponent declares that it has not engaged in any conduct prohibited by this RFP

5. Disclosure of Information

The Proponent hereby agrees that any information provided in this proposal, even if it is identified as being supplied in confidence, may be disclosed where required by law or if required by order of a court or tribunal.

APPENDIX B – FORM OF PROPOSAL – Page 2

6. Proposal Irrevocable

The Proponent agrees that its Proposal shall be irrevocable for a period of **one hundred eighty (180) days** following the Submission Deadline.

7. Enter into Contract

The Proponent agrees that in the event its proposal is selected by the Municipality of South Bruce, in whole or in part, it will enter into the Contract in accordance with the terms of this RFP.

8. Addenda

The Proponent is deemed to have read and accepted all addenda issued by the Municipality of South Bruce prior to the Deadline for Issuing Addenda. The onus remains on Proponents to make any necessary amendments to their proposals based on the addenda. The Proponent is requested to confirm that it has received all addenda by completing the statement below:

The Proponent has received **addendum/addenda numbers** _____ **to** _____, inclusive, and all changes specified therein have been included in the Proponent's pricing. Proponents who fail to complete this section will be deemed to have received all issued addenda.

Signature of Proponent Representative

Name of Proponent Representative

Title of Proponent Representative

Date

I have the authority to bind the Proponent

APPENDIX C – PRICING FORM – PROGRAM COST & PREMIUM INFORMATION

The Successful Proponent is responsible for paying all fees and/or commissions of all brokers involved with the provision of coverage and services offered within their proposal. Such fees and/or commissions **must be included** in the total premiums shown.

The Total Proposed Prices are for the operations of the Corporation of the Municipality of South Bruce for the insurance program from **January 1, 2027 to December 31, 2027**, including its Boards and Committees established or appointed by by-law from time to time.

The Municipality reserves the right to choose between Option 1 (\$10,000 deductible) and Option 2 (\$5,000 deductible).

OPTION 1

The Proponent offers the following quotation for The Municipality of South Bruce General Insurance and Risk Management program at current **deductibles of \$10,000** for coverage as identified in Appendix A.

Annual Premium \$ _____

Add: Applicable Taxes \$ _____

TOTAL \$ _____

OPTION 2

The Proponent offers the following quotation for The Municipality of South Bruce General Insurance and Risk Management program at a **deductible of \$5,000** for coverage as identified in Appendix A, in place of \$10,000 deductible.

Annual Premium \$ _____

Add: Applicable Taxes \$ _____

TOTAL \$ _____

Signature of Proponent Representative

Name of Proponent Representative

Title of Proponent Representative

Date

I have the authority to bind the Proponent

APPENDIX D – RATING CRITERIA AND EVALUATION INFORMATION

D.1. Rated Criteria: The following is a summary of the rated criteria and weightings for the evaluation of proposals.

D.2. Evaluation and Ranking Method: Pricing for two (2) options are requested. Option 2 includes deductibles of \$10,000 and Option B includes deductibles of \$5,000

D. 3. Option Selection: The Municipality of South Bruce reserves the right to choose either Option 1 or Option 2 as determined by Council.

The Municipality will evaluate and score each Proposal based on the criteria and weightings shown below. The evaluation team will assign a score between 0 and 100 for each criterion. The score achieved for each criterion will be multiplied by its respective weighting to determine the Proponent's overall score. The Proposal with the highest overall score may be recommended for award.

CRITERIA	WEIGHTING %	POINTS	WEIGHTED SCORE
1. Proponent Qualifications			
- Experience	10%		
2. Services and Support			
- Risk Management Services	10%		
- Claims Management Services	10%		
3. Coverage/Product	30%		
4. Total Program Cost	40%		
- Option 1			
- Option 2			
Total Score	100%		

The Municipality reserves the right to consider not only the submitted premium but also policy wording, exclusions, deductibles, service capabilities, claims management services, risk management services, references, and any other information relevant to the overall value of the Proposal.

Appendix E – Submission Label

The following label is provided for convenience. Proponents may use this label or another substantially similar format, provided the submission clearly identifies the RFP title and the Proponent's legal name and return address.

FROM:

(Please include Proponent details above)

Deliver to:

Mike McMurren, Treasurer
Municipality of South Bruce
P.O. Box 540
21 Gordon St E
Teeswater, Ontario
N0G 2S0

Proposal: RFP2026 - General Insurance & Risk Management Services

Closing Date: Monday, November 16, 2026; 12:00pm Eastern Standard Time