

TOWN OF GANDER



**INVITATION TO QUOTE
TO PROVIDE GENERAL INSURANCE SERVICES
FOR THE TOWN OF GANDER, NL**

**DEADLINE FOR ACCEPTANCE OF QUOTATIONS IS
2:00 PM, Friday December 10th, 2021**

SECTION A – GENERAL

1. The Town of Gander invites quotations to provide general insurance services for the town. Agents or Brokers submitting a quotation must be licensed to do business within the province of Newfoundland Labrador.
2. Quotation replies are to be on the respondent's company letterhead and be dated and signed by an authorized representative of your company.
3. The proposed insurer of each category of insurance must be noted.
4. The quoted price of each category of insurance must be shown along with the total quoted price for all items with taxes being shown separately. If the sum of the individual category prices does not equal the total quoted price as indicated on any quote, then the unit prices shall prevail and not invalidate the quotation.
5. Deviations from specifications must be noted with the quotation. Deviations will be considered informalities in bidding which may or may not be accepted by the Town.
6. Any additional information such as **updated** claims history that becomes known during the quotation period will be issued in the form of an addendum. All bidders should check with the Procurement Officer not less than 2 days prior to closing to ascertain that any addenda issued have been received.
7. Quotations may be delivered either by mail, courier, hand delivered or emailed to the following:

Procurement Officer
Town of Gander
Town Hall
100 Elizabeth Drive
Gander, NL A1V 1G7
tenders@gandercanada.com

8. Quotations are to be received by the closing date and time of 2:00 pm Friday December 10th, 2021. Amendments to quotations previously submitted will also be accepted until the closing time.
9. The bidder, by submitting a quotation, agrees that it will not claim damages in excess of an amount equivalent to the reasonable costs incurred by the bidder in preparing its quotation for matters relating to an agreement or in respect of the competitive process, and the bidder, by submitting a quotation, waives any claim for loss of profits if no agreement is made with the bidder.
10. Prices quoted will be guaranteed by the bidder for 60 days.
11. The Gander Town Council does not bind itself to accept the lowest or any quotation.

BACKGROUND

The Town of Gander was incorporated in 1959 has approximately 88 permanent employees (including Councilors) with the number rising during the summer months with an additional 19-25 temporary employees. The Town provides municipal services to a population of approximately 13,000 people. These services include engineering, public works, community planning, development inspections, leisure services, human resources and corporate services. The town also provides fire protection and rescue services, and its own municipal enforcement division for by-law and traffic enforcement. As well the town maintains all town streets including snow and ice control, street and traffic lights, parks, playgrounds and the water and sewer systems.

To accomplish these services and tasks, the Town has its own fleet of vehicles and a number of buildings, equipment and properties for which insurance coverage is needed. The Town of Gander is requesting quotations to provide insurance services to the town.

The insurance requested under the following specifications (where applicable) is to encompass Town's councilors, employees (permanent, part-time and temporary) workers as well as any volunteers acting on behalf of the town.

The key objectives of this proposal are:

- To provide the Town with a suite of insurance products that help to manage the consequences of loss exposures.
- Enhance the risk management program to assist in safeguarding the Town's property and interests, and proactively manage the safety of the employees, residents, businesses, taxpayers and Council in the conduct of the Town operations.

The following list of types of insurance required:

- Property
- Boiler & Machinery
- Municipal General Liability
- Umbrella Liability
- Errors & Omissions Liability
- Crime Insurance
- Automobile
- Contractor's Equipment
- Travel Accident
- Umbrella

1.0 Definitions

In this Request for Proposal, the following terms will be defined as follows:

- "RFP" means the Request for Proposal, including all Appendices and Addenda issued hereafter by the Town of Gander;
- "Proponent" means the "Supplier", "Consultant", "Vendor" or "Bidder", who submits a Proposal under the RFP;
- "Subcontractor" or "Sub-Consultant" refers to any individual or firm to whom a Proponent intends to delegate all or part of the execution of the services, to be provided under the Agreement;
- "Successful Proponent" means the Proponent, if any, whose Proposal is accepted by the Town of Gander.

2.0 Law

The law applicable to this agreement shall be the law in force in the Province of Newfoundland and Labrador.

In responding to this RFP, Proponents warrant their compliance with all appropriate Municipal, Provincial and Federal regulations, laws and orders. Proponents must agree to indemnify the Town and its employees if they fail to comply, and the Town reserves the right to cancel any agreement arising from this RFP if the Proponent fails to comply with the above.

The successful Proponent shall agree to indemnify the Town, its officers and employees against any damage caused to the Town as a result of any negligence or unlawful acts of the Proponent or its employees. Similarly, the successful Proponent shall agree to indemnify the Town, its officers and employees against any claims or costs initiated by third parties as a result of any negligence or wrongful acts of the Proponent or its employees.

3.0 General Terms and Conditions

3.1 Good Faith Statement and Errors in Proposals

All information provided by the Town is offered in good faith. The Town is not liable for any errors in this RFP or in supplier proposals.

3.2 Non Disclosure and Confidentiality

The RFP document may not be used for any purpose other than the submission of a proposal. All proposals submitted, as a result of this RFP will be held in confidence. The recipient of these documents shall not disclose to anyone, other than its employees directly connected with responding to this RFP, any confidential information provided by the Town.

3.3 The Town Reserves the Right to:

- reject any or all offers and discontinue this RFP process without obligation or liability to any potential Vendor;
- reject any proposal in its sole and absolute discretion for any reason whatsoever;
- reject any proposal that contains any irregularity, informality, or non-conformance with these instructions in any proposal received by the Town.
- award a contract on the basis of initial offers received, without discussions or requests for best and final offers; and
- accept proposals other than the lowest price offer.
- Negotiate one or more of the highest ranked proposals regarding any proposal component

3.4 Changes to RFP Wording

The Proponent will not change the wording of its RFP after closing and no words or comments will be added to the general conditions or detailed specifications unless requested by the Town for purposes of clarification.

The Proponent may change a previously submitted RFP by withdrawal, amendment or submission of a replacement if done prior to the closing date and time. This information or request should be submitted in writing on company letterhead or equivalent and contain the signature of the individual or individuals submitting the original RFP.

4.0 Additional Terms

4.1 Validity of Request for Proposal

RFP's shall be open for acceptance by the Town for a period of six months from the closing date for the submission of RFP's or such additional time as mutually agreed to in writing.

4.2 Contract

Notice in writing to a Proponent of the acceptance of its proposal by the Town and the subsequent full execution of a written contract will constitute a contract for the services. No Proponent will acquire any legal or equitable rights or privileges relative to the goods or services until the occurrence of both such events.

4.3 Termination of Contract

It is hereby understood and agreed that the Town of Gander reserves the right to terminate this contract and withhold payment if the proponent does not adhere to all the terms, conditions and specifications of the contract.

5.0 Successful Proponent

The successful Proponent will be the one that provides the best overall value to the Town. The Town is under no obligation to award the contract to the lowest price or to any Proponent.

- The agreement resulting from this RFP will be a Newfoundland and Labrador, Canada Agreement, and will be governed by the laws of Newfoundland and Labrador, Canada.
- The Town may refuse to award an Agreement to a Proponent who has not complied with existing Municipal, Provincial or Federal licensing regulations.
- The successful Proponent will indemnify and hold the Town harmless from any loss resulting from suits or claims against the Proponent, by reason of infringement of Patents/Copyrights in force at the time of, or after award of this RFP.

6.0 Disclosure of Information

By Submitting a bid, the proponent acknowledges that:

- a) The Financial value of a contract resulting from this procurement process will be publicly Released as part of the award notification process.
- b) This Procurement process is subject to the Access to information and Protection of Privacy Act, 2015.
- c) The bidder agrees that any specific information in its bid that may qualify for an exemption from disclosure under subsection 39(1) of the Access to information and protection of Privacy Act, 2015 has been identified. If no specific information had been identified it is assumed that, in the opinion of the bidder, there is no specific information that qualifies for an exemption under subsection 39(1) of the Access to information and protection of privacy Act, 2015
- d) This procurement is subject to trade agreements, such as the Canada Free Trade Agreement and the Canada European Union Comprehensive & Economic Trade Agreement, where applicable.

7.0 Award

This document and the proposal shall be attached to and form part of the contract.

SECTION 1- PROPOSAL EVALUATION CRITERIA

1. Method of Evaluation

The Town will evaluate and recommend the selection of a Supplier based on proposal submissions and pricing. The selected proponent will be recommended to the Gander Town Council who will vote to accept or reject the submission.

2. Proposal Evaluation

The objective of the evaluation process is to select a Supplier capable of providing the services identified below in the technical evaluation chart. In their proposals, proponents shall provide responses to the technical requirements and otherwise demonstrate through samples, publications, narrative explanation and references that they have the necessary qualifications to undertake the services as described in this RFP.

In their proposal, proponents shall clearly show how their qualifications will be utilized to the Town of Gander’s benefit.

3. Overview of the Evaluation Process

The proposal packages will be opened by the Procurement Officer and Director of Corporate Services or designate on the closing.

The Town will evaluate all proposals using the following criteria:

EVALUATION CRITERIA	WEIGHT
Ability to Meet Technical Specifications	20%
Policy Enhancements (Coverage, other)	10%
Claims Reporting and Processing Process	10%
Price	60%
Total Available Points	100%

4. Key Evaluation Criteria

Proponents must provide clear and concise information in response to the following requirements set forth in this Section:

- a) Proof the proponent has demonstrated experience in providing insurance coverage for a municipality such as the Town of Gander. Clearly outline services that will be included, and which services will be additional to quote.
- b) Insurance brokers must list the insurer for each line of service.
- c) References are provided with contact information.
- d) Signed declaration indicating that there is no conflict of interest between this account and other client accounts of the proponent.

Proponents should note that failure to meet any of the requirements set forth in this section may result in your proposal being rejected.

5. Evaluation

A. Technical Evaluation/Policy Enhancements

In their proposal, agencies shall clearly show how their qualifications will be utilized to the Town of Gander's benefit through the following:

TECHNICAL & EXPERIENCE EVALUATION	
1)	Company/ Organization <ul style="list-style-type: none">• Clearly demonstrate that the Broker/Agent has an extremely comprehensive understanding of insurance in the areas listed in this Request for Proposal.• Demonstrate a proven record of having provided this service requirement, including a record of having provided similar Broker Services and Insurance Program placement, to other Companies, Government (Municipal or other levels) or Agencies of similar size and scope of operations.• Demonstrate the technical expertise, communication skills, resources and imagination to deal with the various complex issues of an organization such as the Town of Gander.
2)	Capability <ul style="list-style-type: none">• Broker/Agent must have an extremely comprehensive understanding of insurance in the areas listed in this Request for Proposal.• Broker/Agent shall have a proven record of having provided this service requirement, including a record of having provided similar Broker Services and Insurance Program placement, to other companies, Government (Municipal or other levels) or

	<p>Agencies of similar size and scope of operations.</p> <ul style="list-style-type: none"> • Broker/Agent shall have the technical expertise, communications skills, resources and imagination to deal with the various complex issues of an organization such as the Town of Gander. • Broker/Agent must outline the service capabilities of the insurer including after hours claims reporting and response ability.
3)	<p>Other Services</p> <ul style="list-style-type: none"> ▪ Describe what services are included and what services will be additional to the stated costs.
4)	<p>Past Relevant Experience:</p> <p>Provide any past relevant experience</p>
5)	<p>Experience: References</p> <ul style="list-style-type: none"> ▪ For each reference provide a brief description of the services provided.

B. References Evaluation

REFERENCES EVALUATION	
6)	Provide the names and telephone numbers of at least three current and three past clients for reference checks.

C. Price

PRICE EVALUATION	
7)	<p>Price:</p> <ul style="list-style-type: none"> • Property • Boiler & Machinery • Municipal General Liability • Umbrella Liability • Errors & Omissions Liability • Crime Insurance • Automobile • Contractor's Equipment • Travel Accident • Umbrella •
	TOTAL PRICE

- 250,000 Forest Fire Fighting Expenses
- 100,000 Accounts Receivable
- 100,000 Valuable Papers
- 100,000 Business Income
- 100,000 Computer Equipment/Media
- 100,000 Professional Fees
- 100,000 Wrongful Dismissal – Legal Expense Coverage
- 50,000 Consequential Loss – Off Premises
- 50,000 Removal of Windstorm Debris
- 50,000 Fire Department Service Charges
- 50,000 Top Up Extension
- 50,000 Broad Form Money & Securities On & Off Premises
- 50,000 Money Orders & Counterfeit Paper Currency
- 50,000 Forgery or Alteration
- 50,000 Credit Card Forgery
- 300,000 Computer Fraud & Funds Transfer Fraud
- 50,000 Audit Expenses
- 50,000 Pollutant Cleanup and Removal
- 25,000 Environmental Upgrade (Lesser of 25% of Total Loss or 25,000.)
- 25,000 Automatic Fire Suppressions System Recharge Expenses
- 25,000 Fine Arts
- 25,000 Property off Premises
- 25,000 Property in Transit (10,000 By Parcel Post)
- 25,000 Installation Floater
- 25,000 Outdoor Property – Satellite dish, Antennae, Signs etc.
- 25,000 Personal Effects of Officers and Employees incl. Volunteers
- 5% or 10,000 Waiver of Co-Insurance
- 10,000 Growing Trees, Plants etc (1,000 Limit any one Plant)
- 10,000 Reward for information that leads to a conviction for arson, theft or vandalism from an insured loss
- 10,000 Building Damage by Theft
- 10,000 Master Replacement

Equipment Breakdown

- 100,000 Ammonia Contamination
- 100,000 Hazardous Substance
- 100,000 Water Damage
- Included Sewer Backup Own Property
- Included Plate Glass
- Included Debris Removal 5% Maximum \$50,000.
- Included Protection of Property
- Included Automatic Inflation Adjustment
- Included Building By-Laws
- Included First Responders Emergency Medical Services

Schedule of Limits:

See Attached Schedule A

2.2 Miscellaneous Property Floater:

- All Risk of Direct Physical Loss or Damage including Flood and Earthquake
- Replacement Cost
- 60 Day Cancellation Clause
- Deductible Schedule: 5,000. All Losses except
 50,000. Flood
 3% or 100,000. Earthquake whichever is greater

Schedule of Limits:

See Attached Schedule B

2.3 Contractor Equipment Floater:

- All Risk of Direct Physical Loss or Damage
- Replacement Cost on units 5 years old and newer. Basis of loss settlement as all other units is Actual Cash Value.
- 60 Day Cancellation Clause

- 3% Deductible subject to a minimum of \$5,000.

Schedule of Limits:

See Attached Schedule C

2.4 Boiler & Machinery Section:

Coverage Summary:

- Comprehensive Boiler & Machinery all locations
- Replacement Cost
- Property of Every Description
- Stated Amount Co-Insurance Clause
- 5,000. Deductible
- 60 Day Cancellation Clause

Schedule of Limits:

Blanket Limit – Covering All Locations

Sub Limits:

- 100,000. Business Income
- 100,000. Ammonia Contamination
- 100,000. Hazardous Substances
- 100,000. Water Damage
- 100,000. Expediting Expenses

2.5 Municipal General Liability Section:

Coverage Summary:

- Commercial General Liability Covering ALL Operations Usual to A Municipality
- 60 day Cancellation Clause
- Premises Liability
- Products and Completed Operations Liability
- Personal Injury & Advertising Injury Liability
- Non Owned Automobile Liability
- Tenants Legal Liability
- Medical Payments
- Employers Liability
- Contractual Liability
- Incidental Medical Malpractice
- Separation of Insured's-Cross Liability
- Broad Form Property Damage
- Employees & Volunteers included as Additional Insured's
- Blanket Additional Insured's (as required by contract)
- Employee Benefits Liability
- Sef #94 – Legal Liability For Damage to Non Owned Automobile
- Forest Fire Fighting Expense Endorsement
- Voluntary Compensation Benefits
- First Responders Emergency Medical Services Endorsement
- Defense Costs, Charges & Expenses are in addition to limits of Liability
- Abuse Limitation Endorsement
- Automobile Demolition Derby Event Exclusion

Schedule of Limits:

- 1,000,000. Occurrence Limit
- 5,000,000. Aggregate Limit
- 1,000,000. Personal Injury and Advertising Injury Liability
- 1,000,000. Non Owned Automobile
- 500,000. Tenants Legal Liability
- 25,000. Medical Payments
- 1,000,000. Employers Liability
- 1,000,000. Employees Benefits Liability
- 250,000. Ref # 94 – Legal Liability For Damage to Non Owned Automobiles
- 250,000. Forest Fire Fighting Expense
- 250,000. Abuse Limitation Endorsement
- 250,000. Fungi and Spores Liability

Deductible Schedule:

- 10,000. Property Damage Deductible All losses on a Per Occurrence Basis Except Sewer Backup which is on a Per Claimant Basis
 - 1,000. Legal Liability For Damage to Hired Automobile
 - 2,500. Tenant’s Legal Liability
 - Nil. Bodily Injury Deductible
- Note: Deductibles Do Not Apply to Adjusting or Legal Expenses

2.6 Umbrella Liability Section

Schedule of Limits:

- 4,000,000 Each Occurrence Limit
- 5,000,000. Aggregate Limit

Coverage Summary:

- Umbrella Liability
- 10,000. Self – Insured Retention
- 60 Day Cancellation Clause
- Employee Benefits Liability Follow Form
- Personal Injury & Advertising Injury Liability Follow Form
- Errors & Omissions / Directors & Officers Liability Exclusion
- Abuse or Molestation Exclusion
- Failure to Supply Exclusion
- Automobile Demolition Derby Event Exclusion

Underlying Coverages:

- 1,000,000. Commercial General Liability
- 5,000,000. Third Party Automobile Liability
- 1,000,000. Non-Owned Automobile Liability

2.7 Errors & Omissions Liability Section:

Coverage Summary:

- Municipal Errors & Omissions Liability
- Claims Made Wording
- Retro Date Limitation – December 31, 1997
- 60 Day Cancellation Clause
- 10,000. Deductible per Claim and applicable to Defense Costs and Adjusting Expenses
- Territory – Canada Only
- 30 days Limited Reporting Period

Schedule of Limits:

- 5,000,000. Each Wrongful Act
- 5,000,000. Aggregate Limit

2.8 Crime Section:

Coverage Summary / Schedule of Limits:

- 50,000. Commercial Blanket Bond – Covering all Employees and Council Members
- 50,000. Broad Form Money & Securities – Loss Inside the Premises
- 50,000. Broad Form Money & Securities – Loss Outside the Premises
- 50,000. Forgery or Alteration
- 50,000. Money Orders & Counterfeit Paper Currency
- 50,000. Credit Card Forgery
- 300,000. Computer Fraud and Funds Transfer Fraud
- 50,000. Audit Expense Coverage
- 2,500. Deductible All Covers

2.9 Automobile Section:

Coverage Summary / Schedule of Limits:

- Covering All Vehicles Owned, Operated or Leased by the Town of Gander
- 60 Day Cancellation Clause
- 1,000,000. – Third Party Liability – Applicable to All Vehicles
- Standard Limits – Accident Benefits – Applicable to All Vehicles
- Standard Limits – Uninsured Motorist – Applicable to All Vehicles
- Physical Damage Coverage – All Perils – Applicable to All Vehicles Except, Group 5 – Heavy Equipment & Group 6 – Miscellaneous Equipment and Mowers which are specifically Insured under Contractors Equipment Schedule.

Deductible Schedule:

- Section A – Third Party Liability
 - 2,500. Property Damage Deductible – All Vehicles
- Section C – All Perils
 - 5,000. Group 1 – Light Commercial
 - 5,000. Group 2 – Fire Trucks
 - 5,000. Group 3 – Heavy Commercial
 - 5,000. Group 6 – Private Passenger Type

Fleet Schedule:

See Attached Schedule C

3.0 Travel Section:

Travel Accident Policy: Insured Positions- Mayor, Deputy Mayor and (5) Five Councilors

Principal Sum	\$250,000.
▪ Weekly Accident Indemnity (<i>applicable to Covered Persons under age 70</i>):	\$500 Maximum Weekly Benefit Amount
▪ Surgical Reattachment Benefit Permanent Total Disability Benefit Comatose Benefit	
▪ Repatriation Expenses Benefit :	Maximum \$20,000
▪ Identification Expenses Benefit:	Maximum \$20,000
▪ Funeral Expenses Benefit:	Maximum \$ 5,000
▪ Bereavement Expenses Benefit:	Maximum \$ 2,500
▪ Rehabilitation Expenses Benefit:	Maximum \$20,000
▪ Rehabilitative Physical Therapy Expenses Benefit:	Maximum \$20,000
▪ Psychological Therapy Expenses Benefit: Sexual Abuse and Molestation (SAM)	Maximum \$20,000
▪ Expenses Benefit:	Maximum \$ 5,000
▪ Spousal Retraining Expenses Benefit:	Maximum \$20,000
▪ Educational Expenses Benefit:	Maximum \$10,000 per Year
▪ Day Care Expenses Benefit:	Maximum \$ 5,000 per Year
▪ Family Transportation Expenses Benefit:	Maximum \$20,000
▪ Home Alteration and Vehicle Modification Expenses Benefit:	Maximum \$20,000 or 10% of the Covered Person's Principal Sum to a maximum of \$50,000, whichever is greater
▪ Workplace Alteration and Accommodation Expenses Benefit:	Maximum \$20,000
▪ Seat Belt Benefit:	10% of the Covered Person's Principal Sum
▪ Dependent Parental Care Benefit:	Maximum \$20,000
▪ Prosthetics Expenses Benefit:	Maximum \$1,000
▪ Burn Benefit:	Maximum \$25,000
Accidental Medical Expenses Benefit (<i>Provincial Government Health Insurance Plan must be in effect</i>):	Maximum \$25,000
Accidental Dental Expenses Benefit:	Maximum \$ 1,500

Property Schedule A

Loc. No.	Limit of Coverage	Insured Location
1.	\$2,103,777.06 540,750.00	Town Hall – 100 Elizabeth Drive Contents
2.	\$2,345,356.04 415,154.32	Public Works Depot – 34 McCurdy Avenue Contents
3	\$203,416.09 6,339.75	Warehouse / Groomers Shed – 34 McCurdy Drive Contents
4.	\$325,651.55	Salt Shed – 34 McCurdy Avenue
5.	\$28,193.62	Storage Shed – Thomas Howe Forest
6.	\$482,789.17 693,350.73	Under Ground Vault & Sewage Lift Station – Trans-Canada Hwy. Includes 1990 Perkins Generator #981 SN # 30176 U53008V Unit #981 Equipment
7.	\$87,109.42	Lift Station – Carr Crescent
8.	\$1,560,201.10	Pumphouse – 7 Bell Place
9.	\$2,300,227.21	Reservoir – 7 Bell Place Includes 2015 John Deere EMG Kohler Generator # 986 S/N SGM32F286 (Unit #986)
10.	\$52,439.77	Valve Vault Building – 7 Bell Place
11.	\$87,109.42	Underground Chamber – 7 Bell Place
12.	\$786,425.70 \$1,583,777.80	Pumphouse – Gander Lake includes 2012 Cat Generator S/N FTE00828 (Unit #985) Equipment
13.	\$2,111,689.31	Wet Well – Gander Lake
14.	\$7,500,000 \$1,250,000	WWTP Sewage Treatment Plant – 1000 Briggs St Main Building Contents
15.	\$250,000 \$100,000	Beaverwood Chlorination Building 200 Old Navy Road Contents

Property Schedule continued

Loc. No.	Limit of Coverage	Insured Location
16.	\$75,511.41	Lift Station – Towers Avenue
17.	\$57,360	Lift Station – DND – Navy Road
18.	\$125,633.53	Lift Station – Industrial Park
19.	\$1,775,499.58	Library – 6 Bell Place
20.	\$100,490.82	Lift Station -166 Magee Rd
21.	\$54,389.72 31,318.08	Storage Tank – 330 Trans-Canada Hwy. Contents
22.	\$34,558.25	Marina – Little Harbour (Contents)
23.	\$58,428.12	8 Ball Field Dugouts - Elizabeth Avenue
24.	\$75,511.41	Lift Station – Bristol Place
25.	\$75,511.41	Lift Station – Cobb’s Pond
26.	\$217,681.08 20,937.84	Animal Shelter – 34A McCurdy Drive Contents
27.	\$87,109.42	Lift Station – Freedom Village
28.	\$75,511.41	Lift Station – Rowsell Blvd.
29.	\$173,698.63	Silent Witness Memorial, Trans-Canada Hwy.
30.	\$129,854.62 209,407.60	Vault – All Saints Cemetery Contents
31.	\$43,828.87	Miscellaneous Storage Building – Magee Road, Cobb’s Pond
32.	\$14,165,576.25 221,169.99 157,500.00	Community Center – 153 Airport Blvd. includes 2011 Perkins Generator S/N U536722V (Unit #984) Contents Business Income
33.	\$174,033.90 40,474.06	Community Center Storage – 153A Airport Road Contents
34.	\$351,165.21	Interpretation Building – 11 Trans-Canada Hwy.

Property Schedule continued

Loc. No.	Limit of Coverage	Insured Location
35.	\$134,855.48	Washroom – Ball Field Elizabeth Drive
36.	\$6,597,777.27 7,938,711.82	Water Treatment Plant – 80 Armstrong Blvd. includes 2005 Detroit Diesel Generator S/N 5352004279 (Unit #982) Equipment
37.	\$87,109.42	Storage Building for WTP
38.	\$108,150.00	Contents for Storage Building for WTP
39.	\$114,371.87	Lift Station – Airport Blvd Ext.
40.	\$201,951.74	Splash Park – Elizabeth Drive
41.	\$250,00.00	Storage & Treatment Plant #2 – 166 Magee Road
42.	\$134,611.06	Ski Lodge – Trans-Canada Hwy.
43.	\$215,715.99	Ski Lodge Garage – Trans-Canada Hghy.
44.	\$7,778,747.18 137,154.75	Fire Hall – 85 Raynham Ave. includes 2010 John Deere Kohler Generator S/N PE6068L131248 (Unit #983) Contents
45.	247,827	Smoke House Training Facility – Trans Canada Highway
46.	\$190,885.83 39,494.22	Cobb’s Pond Maintenance Building Contents
47.	\$216,300.00	2B Memorial Drive
48.	\$197,466.76	Elizabeth Dr – Washroom Splashpad
49.	\$1,575,000.00 262,500.00	85A Raynham Lift Station & Building -WWTP Contents
47.	\$895,180.26	Cobbs Pond Park Building
48.	\$19,747.11	Contents for Cobbs Pond Park Building

Miscellaneous Property Schedule B

Item #	Limit of Coverage	Description of Property
1.	\$208,720	Playground Equipment
2.	\$211,485	Light Towers
3.	\$197,663	Mobile Stage
4.	\$144,030	Traffic Light Controllers
5.	\$69,941	Portable Display Booth
6.	\$218,545	Winged Victory, Bronze Sculpture
7.	\$196,690	Solider and Sargent Scupltures
8.	\$109,728	Ferry Command Monument Granite
9.	\$13,732	2018 Zodiac Boat, Trailer and Yamaha Motor
10.	\$65,564	Monument to Sabena Czech Air & Arrow Air Crash
11.	\$902,280	Portable Fire Fighting Equipment including Mobile Radio
12.	\$13,546	10' Exhibit Marage plus with Case & Accessories

LOSS HISTORY

DECEMBER 31, 2015 TO November 1, 2021

Date of Loss	Type/Description	Status/Amount
December 31, 2020-2021 Term		
02/04/21	CEF – Vandalism to Town Loader	Closed \$32,037.22 Paid/Expenses
December 31, 2019-2020 Term		
01/08/20	CGL – Sewer Backup at TP Property	Closed No Payment
10/26/20	Auto – Third Party reversed into Insured Vehicle	Closed No Payment
04/14/20	CGL – Sewer Backup at TP Property	Closed \$1,215.40 Paid/Expenses
04/07/20	Auto – Third Party Reversed into Insured Vehicle	Closed No Payment
03/13/20	Third Party Injured while Playing Hockey at the Arena	OPEN
03/13/20	CGL – Water damage at TP Property	Closed \$1,368.80 Paid/Expenses
02/20/20	CGL – Sewer Backup at TP Property	OPEN
December 31, 2018-2019 Term		
12/15/19	CGL – Insured Driver Damaged TP Vehicle while Snow Clearing	Closed \$7,538.81 Paid/Expenses
07/07/19	CGL – TP Involved in Motor Vehicle Accident after Leaving Town Facility where Alcohol was Served	Closed No Payment
December 31, 2017-2018 Term		
12/30/18	Prop – Water Damage to Town Facility	Closed \$23,229.80 Paid/Expenses
10/02/18	CGL – TP Tripped Over Section of Fence	Closed \$20,945.40 Paid/Expenses

December 31, 2017-2018 Term Continued.....		
09/22/18	Prop – Water Damage to Fire Hall	Closed \$483.80 Paid/Expenses
04/19/18	CGL – Pole Fell on TP Vehicle	OPEN
04/09/18	Prop – Windstorm Damage to Town Hall	Closed \$68,318.41 Paid/Expenses
01/07/18	CGL – Water Damage to TP Property	OPEN
December 31, 2016-2017 Term		
01/12/17	CGL – Damage to TP Property while Snow Clearing	Closed \$200.00 Paid/Expenses
05/03/17	Prop – Theft	Closed \$471.20 Paid/Expenses
02/05/17	CGL – TP Property Damage	Closed No Payment
December 31, 2015-2016 Term		
11/10/16	CGL – Third Party Slipped and Fell on Sidewalk by the Co-Op	Closed \$3,523.50 Paid/Expenses
09/27/16	E&O – Town Added as Third Party in Claim dispute on Memorial Drive Between Two Contractors	OPEN
07/25/16	CGL – Third Party Fell on Sidewalk where Paint Crew were Working	OPEN
06/21/16	AUTO – Insured Employee Damaged Town Ladder Truck	Closed \$4,901.49 Paid/Expenses
03/31/16	CGL – Third Party Slipped in Front of Town Office	Closed No Payment
03/31/16	CGL – Third Party Slipped in Front of Town Office	Closed \$920.00 Expenses Only
02/13/16	CGL – Third Party Slipped and Fell on Co-Op Parking Lot	Closed \$644.00 Expenses Only
01/25/16	AUTO – Insured Driver Damaged Traffic Light Pole while Snow Clearing	Closed No Payment
01/14/16	CGL – Sewer Backup at Third Party Property	Closed \$1,242.00 Expenses Only

01/12/16	CGL – Third Party Slipped and Fell on Co-Op Parking Lot	Closed \$1,081.00 Expenses Only
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APPENDIX A

CONFIRMATION OF OFFER

to be returned with the Request for Proposal

CONFIRMATION OF OFFER

By completing this offer, the Undersigned confirms that they are authorized to enter into a contractual agreement on behalf of the Proponent named below.

Name of Firm and/or Individual (The Proponent)

Complete Mailing Address

Postal Code

Contact Person:

Name

Telephone Number

E-mail Address

Fax Number

PER: _____

TITLE: _____
(Please Print)

NAME: _____

SIGNATURE: _____

DATE: _____

Schedule C

	Veh #	Licence	Make
2007	804	GMG 503	Chevrolet Equinox (Rec center)
2017	812	VFE 108	Yamaha, Model YXC70CPHL (Police)
2010	813	GMJ 564	Ford F150 4x4
2011	814	GMJ 574	Chevrolet Silverado (Rec Center)
2011	815	GMJ 573	Chevrolet Silverado
2011	816	GMJ 575	Chevrolet Silverado
2012	817	GMM 836	Toyota Corolla (Heather)
2012	818	GMJ 648	Chevrolet Silverado
2012	819	GMJ 649	Chevrolet Silverado
2012	820	GMM 843	Chevrolet Silverado 4x4 (Doyle)
2012	821	GMJ 650	Chevrolet Silverado (Rec Center)
2013	822	GMK 227	Ford Escape AWD (Engineering)
2013	823	GMK 229	F-250 Super Duty (Fire Dept)
2013	824	GMK 231	Chevrolet Silverado 4x4
2013	825	GMK 232	Chevrolet Silverado 4x4 (Water Dept)
2013	826	GMK 234	Chevrolet Silverado (Paint Crew)
2013	827	GMK 233	Chevrolet Silverado (Paint Crew)
2017	829	GML 794	Chevrolet Equinox (Engineering)
2014	830	GMK 466	Dodge Charger (Police Car)
2018	831	GMM 307	Chey Tahoe (Police SUV)
2015	833	GMK 471	Ford F250, 4 Door 4x4 (Sewer Dept)
2015	834	GMK 473	GMC LT 2500, 4x4, (Water Dept)
2017	835	GML 795	Chevrolet Silverado, Quad Cab 4x4 (Merv)
2017	836	GML 796	Chevrolet Silverado, Quad Cab 4x4 (Roger)
2017	837	GML 797	Chevrolet Silverado, Quad Cab 4x4 (Corey)
2017	838	GML 798	Chevrolet Silverado, Quad Cab 4x4 (Rec)
2017	839	GML 903	Ford F-150 (Water Dept)
2018	840	GMM 302	Chevrolet Silverado 4x2, W/Dump
2020	841	GMM 829	Ford F-150 4x4 (Water Dept)
2020	842	GMM 830	Ford F-150 4x4 (Water Dept)
2015	843	GMK 474	GMC LT 2500, (Asphalt Dept)
2020	844	GMM 831	Ford F-150 4x4 (Carpenters)
2015	852	GML 453	Chevrolet Silverado (Mike Harris)
2016	869	GML 468	Ford Escape, Fire Chief Vehicle
2016	879	GML 474	Chevrolet Silverado, Quad Cab, 4x4, Fire Insp
2008	876	GMH 088	Ford Escape (Engineering)
2021	994	GMM846	Chev White High Country Express
2021	201	GMM 845	Chevrolet Express Cargo Van
2021	202	GMN254	Chevy Silverado 2500 Series Reg. Cab.
2021	203	GMN 253	Chevy Silverado 2500 Series Crew Cab

Schedule C

2021	204	GMN252	Chevy Silverado 2500 Series Crew Cab
2021	205	GMN 257	Chevy Silverado 2500 Series 1500
2021	207	GMN 261	Chev Silverado CK10753 Double Cab 1500 Series
2021	208	GMN 262	Chev Silverado CK10753 Double Cab 1500 Series
2021	206	GMN 263	chevy Silverado CK10753 Double Cab 1500 Series

Heavy Vehicles			
Year	Veh #	Licence	Make
2008	846	GMM 841	Internatonal Salt/Plow/Dump
2008	850	GMM 842	Sterling Truck Dump W / Crane
2005	862	GML 916	International 7400 Brine/Plow/Dump
2007	864	GMG 505	Freightliner / Sweeper
"	"	"	Back Engine
2013	866	GMK 071	Western Star Salt/Plow/Dump
2014	867	GMK 461	Aquatech Sewer Jet, Int. 7400
2019	868	GML 924	Freightliner, Model CT114064SD
2019	849		Epoke S3800 5M3 Salt Spreader Insert
2021	301	GMN 848	Freightliner 114SD Tandem Truck
Fire Department			
Year	Veh #	Licence	Make
1939		N/A	International Pumper
2017	871	GML 788	Spartan, Mod 168A Rescue, LA4M0ZAB18
1994	873	GMK 469	Vovle Nozzle Truck Pumper # 2
2006	875	GMH 439	Thibault Tripple Combo Pumper # 1
2008	877	GMJ 630	Spartan Aerial Ladder Truck # 1
2015	878	GML 326	Freightliner MM106042S Mobile Command
2018	992	GMM 324	Zodiac Boat Trailer
Heavy Equipment			
Year	Equip #	Licence	Make
2001	927	N/A	John Deer 120LC Excavator
2020	926	GMM 927	Hyundai HX145LCRD Excavator
2005	925	GMH 428	Hyundai HL 757-7 Loader
2009	901	GMJ 027	Jonh Deer 624K Loader
2009	902	GMJ 034	Cat Backhoe 420 E
2012	903	GMJ 641	John Deer Grader 670 GP
2014	904	GMJ 330	Jonh Deer 624K Loader
2015	905	GML 461	Case 580SN WT T3
2017	906	GML 911	John Deer Grader 670 GP
2018	907	GMM 308	Hyundai HL955 Loader

Schedule C

2020		XAW 756	Hyundia HL Loader
2021		GMN 529	John Deere 310SI Backhoe
			Snow Blower
Year	Blower #	Engine	Make
1981	909		Adrien Vohl, 8301PV312
2005	935		RPM Tech, LM227-2192RPM
2009	910	JD 6090	Adrien Vohl DV4000 JD, 275 HP, 9.0L JD
"	"	"	Turbo SN:611413408211, BWTS #176414

Back-Up Generators Included in Schedule A		
Gen #	Loction	Make
981	Sewer	Perkins 1006-6TG, 100 kw
982	Water Plant	Detroit Diesel, 600 KW, 750 KVA
983	Fire Dept	John Deere (Kohler), 180 kw
984	Rec Centre	Perkins, 50 kw
985	Lake	Cat, 546 kw
986	Water Res	John Deere Engine (Kohler Gen), 350 kw

Schedule C

Miscellaneous			
Year	Equip #	Licence	Make
1990	958	GMF 016	Utility Trailer
1990	948	GMF 024	Pipe Trailer
1994	953	GMF 528	Canadell HS40 (Mobile Stage)
1997	956	GMF 594	Roller Compactor Trailer
1999	947	GMG 369	Zamboni
2000	959	N/A	5000 Watt Honda Generator
2001	928	GMC 486	Ingersol Rand Compressor 185
2003	968	GMG 522	HazMat Tandem Axle Trailer
2003	944	GMG 112	Kubota Compact Tractor, B7500, 4x4
1995	952	GMK 462	Suzuki Carry
2004	964	GMG 427	Keizer-Morris Asphalt reclaimer
2007	967	GMH 857	FG25 Artison Fork Lift
2008	969	GMG 555	Kubota ZD 326 S, Mower
2009	970	GMJ 031	Scissors Lift Utility Trailer
2009	971	GMJ 032	Bomag BW90AD2 Roller
2010	972	GMJ 047	Kubota ZD 326, Mower
2011	991	GMK 070	Bilzard 7x12 Enclosed Trailer, Single axle
2011	960	GMJ 629	Kargo Max Trailer (paint crew)
2012	973	GMJ 643	Message sign Trailer
2012	974	GMJ 884	Paint Machine Line Lazer IV 5900
2012	975	GMJ 883	20K Cat Generator
2014	976	GMK 468	Kubota ZD 326, Mower (Rec)
2014	977		Cold Planer / Milling Machine (Roads)
1999	990	GMM 314	Hyster Fork Lift
2014	Grinder	Compact	Compact Scarifier FS200D
			Scissors Lift Genie GS-1930
			Scissors Lift Genie GS-1930
2015	946	GML 336	Zamboni Model 552
2016	945	GML 473	Kubota Tractor B2650 HSDC
2016	993	GML 791	Force Utility Trailer, 10,000 lb Capacity
2019	961	GMM 321	Infrared Heater Trailer Unit
2019	963	TGZ 274	Tag Trailer, Model 25NTT, Make BWS/EZ-Z
2020			ABI Force Z23 Zero Turn Ballfield Maintenance Groomer

TOWN OF GANDER
LOSS HISTORY
DECEMBER 31, 2015 TO November 1, 2021

Date of Loss	Type/Description	Status/Amount
December 31, 2020-2021 Term		
02/04/21	CEF – Vandalism to Town Loader	Closed \$32,037.22 Paid/Expenses
December 31, 2019-2020 Term		
01/08/20	CGL – Sewer Backup at TP Property	Closed No Payment
10/26/20	Auto – Third Party reversed into Insured Vehicle	Closed No Payment
04/14/20	CGL – Sewer Backup at TP Property	Closed \$1,215.40 Paid/Expenses
04/07/20	Auto – Third Party Reversed into Insured Vehicle	Closed No Payment
03/13/20	Third Party Injured while Playing Hockey at the Arena	OPEN
03/13/20	CGL – Water damage at TP Property	Closed \$1,368.80 Paid/Expenses
02/20/20	CGL – Sewer Backup at TP Property	OPEN
December 31, 2018-2019 Term		
12/15/19	CGL – Insured Driver Damaged TP Vehicle while Snow Clearing	Closed \$7,538.81 Paid/Expenses
07/07/19	CGL – TP Involved in Motor Vehicle Accident after Leaving Town Facility where Alcohol was Served	Closed No Payment
December 31, 2017-2018 Term		
12/30/18	Prop – Water Damage to Town Facility	Closed \$23,229.80 Paid/Expenses
10/02/18	CGL – TP Tripped Over Section of Fence	Closed \$20,945.40 Paid/Expenses

December 31, 2017-2018 Term Continued.....		
09/22/18	Prop – Water Damage to Fire Hall	Closed \$483.80 Paid/Expenses
04/19/18	CGL – Pole Fell on TP Vehicle	OPEN
04/09/18	Prop – Windstorm Damage to Town Hall	Closed \$68,318.41 Paid/Expenses
01/07/18	CGL – Water Damage to TP Property	OPEN
December 31, 2016-2017 Term		
01/12/17	CGL – Damage to TP Property while Snow Clearing	Closed \$200.00 Paid/Expenses
05/03/17	Prop – Theft	Closed \$471.20 Paid/Expenses
02/05/17	CGL – TP Property Damage	Closed No Payment
December 31, 2015-2016 Term		
11/10/16	CGL – Third Party Slipped and Fell on Sidewalk by the Co-Op	Closed \$3,523.50 Paid/Expenses
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