



**REGIONAL DISTRICT
of Fraser-Fort George**

REQUEST FOR PROPOSALS CS-16-11

**Volunteer Fire Fighter Accident, Sickness
and
Critical Illness Insurance**

Closing Date: October 21, 2016

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REQUEST FOR PROPOSALS CS-16-11

1.0 INVITATION AND INSTRUCTIONS

The Regional District of Fraser-Fort George, (the "Regional District") invites proposals for on-duty and off-duty accident, sickness and illness insurance coverage (the "Fire Fighter Insurance") for the estimated 300 Regional District volunteer fire fighters for a five-year term beginning January 1, 2017.

Three (3) complete copies of your proposal must be submitted in a sealed package marked: "**RFP Fire Fighter Insurance**" to be received by:

General Manager of Financial Services
Regional District of Fraser-Fort George
3rd Floor, 155 George Street
Prince George, BC V2L 1P8

up to **2:00 p.m. local time, Friday, October 21, 2016**. Responding proponents must have their name and full mailing address clearly marked on the outside of their proposal package. Late proposals will not be accepted and will be returned unopened to the proponent. **Facsimile proposals will not be accepted.**

To be considered, proposals must be signed by an authorized signatory of the proponent. By signing the proposal, the proponent is bound to statements made in response to this Request for Proposals, (this "RFP"). Any proposal received by the Regional District that is unsigned will be rejected.

The proponent will be competent and capable of providing the Fire Fighter Insurance. The proponent may be required to provide evidence of previous experience and financial responsibility before a contract is awarded.

The Regional District will not be responsible for any costs incurred by proponents which result from the preparation or submission of documents pertaining to this RFP. The accuracy and completeness of the proposal is the proponent's responsibility. Should errors be discovered, they will be corrected by the proponent at their expense.

RFP documents may be obtained on, or after, Tuesday, September 20, 2016:

- a) in a PDF (public document format) file format from the Regional District's website at www.rdffg.bc.ca;
- b) on the BC Bid[®] website www.bcbid.gov.bc.ca; or
- c) in hard copy from the Regional District Service Centre, 155 George Street, Prince George, BC between 8:00 a.m. and 5:00 p.m., Monday through Friday, excluding statutory holidays.

All subsequent information regarding this RFP, including amendments, addenda, and answers to questions, will also be available as above.

All questions relating to this RFP must be directed to:

Donna Munt, General Manager of Community Services, (the "GM")
Regional District of Fraser-Fort George
155 George Street
Prince George, BC V2L 1P8
Telephone: 250-960-4400 / Toll Free 1-800-667-1959 / Fax: 250-563-7848
Email: dmunt@rdffg.bc.ca

2.0 INTRODUCTION AND BACKGROUND

The Regional District of Fraser-Fort George is a municipal government incorporated pursuant to the *Local Government Act* of British Columbia. The Regional District has volunteer fire/rescue agencies with approximately 300* volunteers in 13 departments. The Regional District is seeking an Insurance Service Provider to provide the following coverage for its volunteer fire department personnel:

- On-duty Accident & Sickness Coverage (members only),
- Off-duty 24 hour Accidental Bodily Injury Coverage (members and optional spouse and dependent coverage), and
- Critical Illness Coverage (members only).

*Note: the number of members fluctuates during the year and from year to year.

3.0 PURPOSE, OBJECTIVE AND INTENTION

The intention of this RFP is to award a contract, (the "Contract") to the successful proponent, who can demonstrate the ability to supply and deliver a high quality product and service that meets or exceeds the specifications contained within this RFP.

4.0 GENERAL INFORMATION AND INSTRUCTIONS TO PROPONENTS

4.1 Discrepancies or Omissions

Proponents finding discrepancies, errors, or omissions in this RFP or requiring clarification on the meaning or intent of any part herein, should immediately request in written form either by mail, fax, or email, clarification from the GM. No responsibility will be accepted for oral instructions. Any work done after discovery of discrepancies, errors or omissions, will be done at the proponent's risk.

4.2 Proposal Submissions

Three (3) signed copies of each proposal shall be submitted. Each copy shall be complete and shall not refer to any other copy for additional information, clarification, or details.

Proposals submitted by fax, electronically, or not in the Proposal Format, see section 9.0, will **NOT** be accepted.

Proposals not submitted in strict accordance with these instructions or not complying with the requirements in this RFP may be rejected.

The Regional District will not be responsible for any costs incurred by proponents as a result of the preparation or submission of a proposal pertaining to this RFP. The accuracy and completeness of the proposal is the proponent's responsibility. Should errors be discovered, they will be corrected by the proponent at their expense.

Any proposal received after the closing date and time (Friday, October 21, 2016 at 2:00 p.m.) will be considered disqualified and will be returned unopened to the proponent.

4.3 Regional District's Right to Reject Proposal

The Regional District reserves the right, in its sole discretion, to waive informalities in proposals, reject any and all proposals, or accept the proposal deemed most favourable in the interests of the Regional District. The lowest, or any proposal, will not necessarily be awarded.

If a proposal contains a defect, or fails in some way to comply with the requirements of this RFP which, in the sole discretion of the Regional District, is not material, the Regional District may waive the defect and accept the proposal.

The Regional District reserves the right to reject a proposal based on potential or perceived conflict of interest.

The Regional District reserves the right to reject any proposal where:

- a) one or more of the directors, officers, principals, partners, senior management employees, shareholders or owners of the Proponent, is an officer, employee or director of the Regional District, or is a member of the immediate family of an officer, employee or director of the Regional District; or
- b) in the case of a proposal submitted by a proponent who is an individual person, where that individual is an officer, employee or director of the Regional District, or is a member of the immediate family of an officer, employee or director of the Regional District.

By submitting a proposal, the proponent confirms that clauses a) and b) above are not applicable.

The Regional District reserves the right to reject any proposal submitted by a proponent who is, or whose principals are, at the time of proposing, engaged in a lawsuit against the Regional District in relation to work similar to that being proposed.

5.0 CLAIM FOR COMPENSATION

No proponent shall have any claim for compensation of any kind whatsoever as a result of participating in this RFP.

In the event that the previous paragraph is found to be invalid by a court of competent jurisdiction, then this paragraph will apply. By submitting a proposal, a proponent agrees that they will not claim damages in excess of an amount equivalent to the reasonable costs incurred by the proponent in preparing their proposal for matters relating to this RFP or in respect of the competitive proposal process, and the proponent, by submitting a proposal, waives any claim for loss of profits if a contract is not entered into with the proponent.

6.0 SCOPE OF SERVICE

The scope of service is to provide Fire Fighter Insurance for the Regional District volunteer fire department members. Coverage is to include:

- On-duty Accident & Sickness Coverage (members only)
- Off-duty 24 hour Accidental Bodily Injury Coverage (members and optional spouse and dependent coverage), and
- Critical Illness Coverage (members only).

as detailed in Appendix A – Scope of Service.

7.0 SPECIFICATIONS

The minimum requirements for the Fire Fighters Insurance are detailed in Appendix A – Scope of Service. Prospective proponents may recommend changes or adjustments to the benefits outlined where the proponent believes that such changes or adjustments will result in a better quality product. In all cases, the proponent should provide reasons for the recommended changes or adjustments to the RFP specifications.

8.0 PAYMENT

8.1 Contract Price

All prices for the Fire Fighter Insurance, including supply and delivery, shall be stated in Canadian dollars. Any applicable Federal or Provincial taxes, or levies, must be included in the proposal, but are to be listed separately from the contract price. Appendix B – Schedule of Prices must be completed and included in the proposal package. The contract price must be open for acceptance for sixty (60) days.

8.2 Total All Inclusive Maximum Price

The proposal should contain all pricing information relative to providing the Fire Fighter Insurance as described in this RFP. The proponent's price is to contain the price for the Fire Fighter Insurance as well as all direct and indirect costs including all reimbursable expenses, if any.

In the event that invoices are rendered that are in excess of the fees quoted in the final signed Contract, payment will not be made unless the additional deliverables have been negotiated with and accepted by the Regional District in advance of the conduct of the work.

8.3 Rates for Additional Services

During the period of this Contract, additional Fire Fighter Insurance may be required. As the extent of these additional services is not known, the Regional District is requesting that proponents set out in their own words and format, the approach that will be taken to ensure the charges for these additional services are as cost effective as possible.

9.0 PROPOSAL FORMAT

Proponents are asked to respond in a similar manner and submit three (3) copies of their proposal. The following format and sequence, with all pages consecutively numbered, is to be followed in order to provide consistency in proposals and to ensure each proposal receives full and complete consideration.

- a) Title page, including RFP title and number, proponent's name and address, telephone number, fax number, email address, and the name of the proponent's representative.
- b) One page Letter of Introduction SIGNED by the authorized signatory of the proponent which will bind the statement(s) made in the proposal.
- c) Table of Contents including page numbers.
- d) An Executive Summary of the key features of the proposal.
- e) Three (3) references with complete contact information for the provision of of similar insurance services.
- f) Additional information that the proponent may choose to provide.
- g) **All amendments and addenda, if any, issued for this RFP. Each amendment and addenda must be signed by the proponent and included with the proposal and will form part of the proposal documents.**

9.1 References

Proponents should identify a minimum of three (3) local government clients for which Fire Fighter Insurance has been provided in the last five (5) years, complete with the name of the organization's contact person and contact information.

10.0 **PROPOSAL EVALUATION AND SELECTION PROCESS**

All proposals will be evaluated by the Regional District to assess the qualifications and capabilities of proponents to meet the minimum standards specified in this RFP.

The proposals will be evaluated on established criteria which will include the proponent's qualifications and experience, quality of product, contract price, supply, delivery and dates. The proposal should be clear, concise, and complete.

The following proposal evaluation methodology will be used by the committee to evaluate the proposals received:

	CRITERIA	WEIGHT	SCORE OUT OF 100	WEIGHTED SCORE
A	Coverage effective date	5%		
B	Experience and qualifications: <ul style="list-style-type: none"> • experience with local governments • claims management administration 	30%		
C	Proposal quality and clarity	5%		
D	References: <ul style="list-style-type: none"> • minimum of three (3) references 	15%		
E	Price	45%		
	TOTAL:	100%		

Throughout the evaluation process, the Regional District, in its sole discretion, may request additional written clarification and/or supplemental information from selected proponents as part of the evaluation process.

11.0 **CONTRACT SCHEDULE**

11.1 Form of Contract

The Contract to provide the Fire Fighter Insurance will be in the form of a letter of proposal acceptance, purchase order, or other format as agreed upon by the Regional District and the successful proponent, and will include this RFP, all appendices, amendments and addenda.

11.2 Award of Contract

The Contract is expected to be awarded not later than Thursday, November 17, 2016. The Regional District may delay the date of awarding the Contract if deemed appropriate by the Regional District.

The successful proponent will be notified of acceptance of its proposal by notification, in writing, delivered to the address on the proposal. No other communication will constitute acceptance of any proposal.

All proponents will be advised, in writing, as to the awarding of the Contract.

12.0 COMPLIANCE WITH LAWS

The successful proponent will comply with all laws, regulations and requirements of authorities having jurisdiction applicable to the work or performance of the Contract.

13.0 LAWS OF BRITISH COLUMBIA

Any contract resulting from this RFP will be governed by, and will be construed and interpreted in accordance with, all laws in effect in the Province of British Columbia.

14.0 RIGHT TO TERMINATE SERVICES

The Regional District may terminate any or all services upon thirty (30) days written notice. If such notice is given, the Regional District will pay only for Fire Fighter Insurance incurred up to the termination date.

15.0 OWNERSHIP OF PROPOSALS AND FREEDOM OF INFORMATION

Proposals will be received and held in confidence by the Regional District, subject to the provisions of the *Freedom of Information and Protection of Privacy Act* and this RFP.

All documents, including proposals, submitted to the Regional District become the property of the Regional District. The Regional District will provide a debriefing for proponents, upon request by a proponent, subject to the *Freedom of Information and Protection of Privacy Act*.

16.0 RIGHTS OF WAIVER

A waiver, or any breach of provision of this RFP will not constitute or operate as a waiver, or any other breach, of any other provisions, nor will any failure to enforce any provision herein operate as a waiver of such provisions or of any other provisions.

17.0 SEVERABILITY

All paragraphs of the Contract are severable one from the other. Should a court of competent jurisdiction find that any one or more paragraphs herein are void; the validity of the remaining paragraphs hereof will not be affected.

APPENDIX A – SCOPE OF SERVICE

The Regional District has volunteer fire/rescue agencies with approximately 300 volunteers in 13 departments. The Regional District is seeking an Insurance Service Provider to provide the following coverage for its volunteer fire department personnel:

- On-duty Accident & Sickness Coverage (members only),
- Off-duty 24 hour Accidental Bodily Injury Coverage (members and optional spouse and dependent coverage), and
- Critical Illness Coverage (members only).

On Duty Accident & Sickness – Member Only

BENEFIT DESCRIPTION	Minimum Coverage Amount	Benefit Duration	Meets Minimum Coverage		Comments
			Yes	No	
LOSS OF LIFE BENEFITS:					
Accidental Death	\$ 150,000				
Seat Belt	\$ 37,500				
Illness Loss of Life	\$ 150,000				
Dependent Child	\$ 15,000				
Spousal Support	\$ 10,000				
Memorial	\$ 3,000				
Repatriation	\$ 15,000				
LUMP SUM BENEFITS:					
Accidental Dismemberment	\$ 150,000				
Quadriplegia, Paraplegia or Hemiplegia (Paralysis)	\$ 300,000				
Vision Impairment	\$ 150,000				
Home Alteration & Vehicle Modification	\$ 15,000				
Injury Permanent Impairment	\$ 150,000				
Illness Permanent Impairment	\$ 150,000				
Heart Impairment	\$ 150,000				
Cosmetic Disfigurement (Burns)	\$ 150,000				
HIV Positive (100% Paid Upfront)	\$ 150,000				
Felonious Assault	\$ 75,000				
Cancer	\$ 5,000				

BENEFIT DESCRIPTION	Minimum Coverage Amount	Benefit Duration	Meets Minimum Coverage		Comments
			Yes	Yes	
WEEKLY INCOME BENEFITS:					
Total Disability Weekly Income (first 28 days)	\$ 1,000				
Total Disability Weekly Income (after 28 days)	\$ 1,000	260 Weeks			
Total Disability Minimum Weekly Amount	\$ 250	260 Weeks			
Partial Disability Weekly Income (first 28 days)	\$ 500				
Partial Disability Weekly Amount (after 28 days)	\$ 500	52 Weeks			
Partial Disability Minimum Weekly Amount	\$ 125	52 Weeks			
Transition Benefit	\$ 1,000	26 Weeks			
Occupational Retraining Maximum	\$ 20,000				
MEDICAL EXPENSE BENEFITS:					
Medical Expense Maximum	\$ 2,500				
Cosmetic/Plastic Surgery Maximum	\$ 10,000				
Post-Traumatic Stress Disorder Maximum	\$ 10,000				
Critical Incident Stress Management Maximum	\$ 2,500				
Family Expense (Outpatient \$50/day In patient \$100/day)	\$ 100	26 Weeks			
OTHER BENEFITS					
Weekly Permanent Physical Impairment	\$ 1,000	Life Time			
Weekly Permanent Physical Impairment COLA	N/A	N/A			
Extended Total Disability for 10 yrs (Accident & Illness)	\$ 1,000	520 Weeks			
Weekly Hospital Indemnity	N/A	N/A			
OPTIONAL ON DUTY ACCIDENT & SICKNESS BENEFITS – Member Only:					

Off Duty Accidental Bodily Injury – Member Only

BENEFIT DESCRIPTION	Minimum Coverage Amount	Benefit Duration	Meets Minimum Coverage		Comments
			Yes	No	
Accidental Death & Dismemberment (AD&D)	\$150,000				
Paralysis (Quadriplegia, Paraplegia or Hemiplegia)	\$300,000				
Seat Belt – 15% of the AD&D Benefit	\$ 22,500				
Repatriation	\$ 15,000				
Day Care	\$ 5,000	4 years			
Dependent Child Education	\$ 5,000	4 years			
Spousal Education	\$ 15,000				
Identification	\$ 10,000				
Funeral Expense	\$ 5,000				
Bereavement	\$ 2,000				
Felonious Assault	\$ 15,000				
Parental Care	\$ 10,000				
Coma (Payment is per month)	\$ 1,500	100 payments			
Vision Impairment	\$150,000				
Home Alternation and Vehicle Modification	\$ 15,000				
Rehabilitation	\$ 15,000				
Family Transportation	\$ 15,000				
Psychological Therapy	\$ 5,000				
Accident Weekly Disability – 7 day waiting period	\$ 300	104 weeks			
Accident Weekly Disability – Non Income Earners	\$ 100	13 weeks			
OPTIONAL OFF DUTY ACCIDENTAL BODILY INJURY – Member Only:					

Off Duty Accidental Bodily Injury – Optional Spouse & Dependent Coverage

Accidental Death & Dismemberment (AD &D)	Minimum Coverage Amount for Spouse	Minimum Coverage Amount for Dependant	Meets Minimum Coverage		Comments
			Yes	No	
Spouse Only (60%) or Dependant Children (20%)	\$ 90,000	\$ 30,000			
Spouse (50%) and Dependant Children (15%)	\$ 75,000	\$ 22,500			
Paralysis	\$180,000	\$ 60,000			
Seat Belt	\$ 13,500	\$ 4,500			
Funeral Expense	\$ 5,000	\$ 5,000			
Psychological Therapy	\$ 5,000	\$ 5,000			
Identification	\$ 10,000	\$ 10,000			
Repatriation	\$ 15,000	\$ 15,000			
Home Alteration & Vehicle Modification	\$ 15,000	\$ 15,000			
Day Care Benefit (maximum \$5,000/yr for four years)	\$ 20,000				
Accident - Weekly Disability - Spouse Only (maximum 13 weeks)	\$ 100				
OPTIONAL OFF DUTY ACCIDENTAL BODILY INJURY FOR SPOUSES/DEPENDENTS					

Critical Illness Coverage – Member Only

Benefit Description	Minimum Benefit Amount	Meets Minimum Benefit Amount		Comments
		Yes	Yes	
Life Threatening Cancer	\$15,000			
Heart Attack	\$15,000			
Kidney (Renal) Failure	\$15,000			
Stroke	\$15,000			
Coronary Artery Bypass Graft	\$15,000			
OPTIONAL CRITICAL ILLNESS BENEFITS FOR MEMBERS ONLY				

GENERAL INFORMATION
Identify the number of years your company has been providing volunteer fire fighter insurance.
Can you meet the January 1, 2017 effective date? If not give effective start date.
Identify registration and claims process.
Average time to adjudicate a claim and disbursement of payment.

APPENDIX B – SCHEDULE OF PRICES

The total price submitted below reflects the full cost, including taxes, in Canadian dollars for the Fire Fighter Insurance as specified in RFP CS-16-11. This Schedule of Prices must be completed, signed and accompany the proposal submitted.

Fiscal Year	2017	2018	2019	2020	2021
Fees	\$	\$	\$	\$	\$
Taxes					
Total:	\$	\$	\$	\$	\$

Proponents should ensure that all requirements of this RFP are dealt with in their proposal and that all materials and products proposed comply with the specifications therein.

GST Tax Registration Number: _____

PST Tax Registration Number: _____

WorkSafeBC Registration Number: _____

Delivery Date: _____

_____ Authorized Signatory Signature	_____ Name of Proponent
_____ Name (Please print)	_____ Address
_____ Title	_____ City, Province, Postal Code
_____ Phone Number	_____ Fax Number
_____ Email	_____ Date

APPENDIX "C" - PROPOSAL CHECKLIST

Before submitting your proposal, check the following points:

- Is the proposal complete?
 - a) Title page
 - b) One page Letter of Introduction
 - c) Table of Contents
 - d) Executive Summary
 - e) References
 - f) Completed Appendix A – Scope of Services
 - g) Appendix B – Schedule of Prices
 - h) Additional information, if any
 - i) Amendments and Addenda, if any

- Are there three (3) complete copies of your proposal?

Note: *The Proposal may be disqualified if ANY of the applicable foregoing points have not been complied with.*

Ensure that the Proposal is returned in a **sealed** envelope clearly marked on the outside with:

- Attention: General Manager of Financial Services
Regional District of Fraser-Fort George
3rd Floor, 155 George Street
Prince George, BC V2L 1P8

- RFP CS-16-11 - Fire Fighter Insurance

- Proponent's name and mailing address