

UNION COUNTY COMMUNITY ACTION, INC

PO BOX 1029, MONROE, NC 28111-1029

Phone: (704) 283-7583 Fax: (704) 283-1964 <http://www.uccainc.org>

REQUEST FOR PROPOSALS (RFP)

COMMERCIAL INSURANCE BROKER (UMBRELLA COVERAGE)

Deadline: 3:30 p.m., Friday, May 2nd, 2025

Agency: Union County Community Action, Inc. (UCCA)

Contact: Austin Parker, Contract Administrator

Telephone: 704-283-7583 x. 0227

Fax: 704-283-1964

Email Address: austin.parker@uccainc.org

Website: <http://www.uccainc.org>

Location(s): Union, Anson, & Richmond counties

Scope: This Request for Proposals (RFP) shall cover the procurement of brokerage services for UCCA's multiple insurance lines.

READ THIS REQUEST CAREFULLY

This bid proposal and all exhibits/appendices shall be made a part of the contract awarded to the successful bidder.

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I. GENERAL INFORMATION

1.1 PURPOSE

Union County Community Action, Inc. (UCCA) is seeking a commercial insurance broker to perform the full range of services related to the design, implementation, maintenance, and improvement of UCCA's commercial insurance policies.

1.2 CONTRACT TERMS

The initial contract period shall be from July 1st, 2025 to June 30th, 2026. UCCA has the option to renew the contract on an annual basis for up to two (2) additional years.

1.2 OVERVIEW OF UCCA

Union County Community Action, Inc. (UCCA) is a private, non-profit corporation structured to administer federal, state, and private grants to provide services to low-income families. UCCA has been determined to be exempt from federal income tax under section 501 (c) (3) of the Internal Revenue Code. UCCA is governed by a 15-member, volunteer Board of Directors. The administrative office is located at 1335 West Roosevelt Boulevard, Monroe, North Carolina.

UCCA operates four primary grant funded programs through the US Department of Health and Human Services, the Administration for Children and Families, the NC Department of Health and Human Services, and the division of Social Services Office of Economic Opportunity. These programs include Head Start, Early Head Start, North Carolina Pre-Kindergarten, and the Community Services Block Grant.

1.3 BID SUBMISSION

Interested and qualified brokers are invited to submit proposals until **3:30 p.m., Friday, May 2nd, 2025**. Late proposals will not be considered. Bidders must submit three (3) hardcopy proposals to:

US Postal Service

Union County Community Action, Inc.
Attn: Elizabeth Leonard
Commercial Insurance Broker RFP
PO Box 1029
Monroe, NC 28111

Hand/Ground Delivered

Union County Community Action, Inc.
Attn: Elizabeth Leonard
Commercial Insurance Broker RFP
1335 West Roosevelt Blvd.
Monroe, NC 28110

II. CONDITIONS TO BIDDING

- 2.1 DEBARMENT/SUSPENSION FROM FEDERAL, STATE, OR LOCAL FUNDS**
All Bidders providing a proposal in response to this RFP certify that the entity represented is not debarred from federal, state, or local contracts and thus ineligible to receive federal, state, or local dollars as compensation for work completed in relation to the services included in the RFP.
- 2.2 INQUIRIES**
All inquiries regarding this request for proposal shall be submitted in writing to Austin Parker, Contract Administrator, at austin.parker@uccainc.org by **12:00 p.m., Tuesday, April 29th, 2025.**
- 2.3 AMENDMENTS**
All amendments issued by UCCA regarding the terms and conditions, desired services, or requirements of the bid will be posted at www.uccainc.org. It is the responsibility of all Bidders to check the website for any amendments, even if the proposal was sent to you via email or postal mail.
- 2.4 ADVERTISING**
In submitting a proposal to UCCA, the Bidder agrees not to use the results of their proposal as a part of any commercial advertising without prior approval of UCCA.
- 2.5 CONFIDENTIALITY**
In submitting a proposal, the Bidder agrees not to discuss or otherwise reveal the contents of the proposal to any outside source until after the award. Bidders not in compliance with this provision may be excluded from the proposal. Only discussion authorized by UCCA is exempt from this provision.
- 2.6 INSURANCE & LICENSING**
The Contractor shall maintain General Liability Insurance from an insurance company to cover bodily injury and/or property damage directly due to the negligence of the Contractor, his agents or his employees. The Contractor shall also maintain Worker's Compensation Insurance, as required by the laws of North Carolina.
- 2.7 CONTRACTUAL OBLIGATION(S)**
This RFP, including the terms and conditions set forth within, will be considered a contractual agreement between UCCA and the awarded Contractor(s) once the successful proposal is offered by UCCA, and accepted by the awarded Contractor(s). At the discretion of UCCA, the awarded Contractor(s) may be required to enter an additional contractual agreement for the services proposed in this RFP.
- 2.8 COST OF PREPARING BIDS**
All costs associated with the preparation of this bid, including the costs of determining the nature of the engagement, preparing the bid, submitting the bid, negotiating for the contract and any other costs associated with responding to this Request for Proposal are the sole responsibility of the Bidder and UCCA will not reimburse any costs incurred in preparation of this proposal. All responses will

become the property of UCCA once submitted in response to this RFP.

2.9 EVALUATION CRITERIA

The Bid award shall be made in the best interest of UCCA, as determined by UCCA. Considerations are focused toward, but not limited to:

1. **Technical Questionnaire:**

Bidders must complete the technical questionnaire in its entirety.

2. **Experience with Similar Organizations:**

Bidders will provide information regarding their experience with similar organizations in the technical questionnaire.

3. **Adequacy and Completeness:**

The submitted Bid Packet *must* contain a completed Signature Sheet, Certification Sheet, and technical questionnaire.

4. **Compliance with Terms and Conditions:**

The bidder must review all terms and conditions set forth in this RFP and must certify the ability to meet those terms and conditions for the bid to be considered.

2.10 NEGOTIATION

UCCA reserves the right to negotiate with potential Bidders to acquire the appropriate services for UCCA's needs.

2.11 ACCEPTANCE OR REJECTION

UCCA reserves the right to accept or reject any or all bids, part of a bid; to waive any informalities or technicalities; clarify any ambiguities in bids; modify any criteria in the RFP; and unless otherwise specified, to accept any item in a bid.

2.12 REVIEW PROCESS

UCCA may, at its discretion, request meetings with any or all Bidders to clarify or negotiate modifications to the Bidders' proposals. Answers to any questions submitted to one Bidder will be furnished in writing to all Bidders. UCCA reserves the right to make an award without further discussion of the proposals submitted; therefore, proposals should be initially submitted on the most favorable term, from both technical and price standpoints, which the Bidder can propose.

2.13 NOTIFICATION OF AWARD

It is expected a decision selecting the successful Bidder will be made within thirty (30) days after the closing date for receipt of proposals. Upon conclusion of final negotiations with the successful Bidder, all Bidders will be informed in writing as to whether they have been selected.

2.14 POST-AWARD DEBARMENT

The awarded Contractor shall notify UCCA immediately should the awarded contractor become barred or suspended from eligibility to receive compensation under federal, state, or local contracts.

III.SCOPE OF SERVICES

3.1 DESCRIPTION OF REQUESTED SERVICES

UCCA is seeking a commercial insurance broker that can provide professional, highly qualified guidance and services. The successful bidder will be expected to provide a variety of policy-management services, including soliciting competitive quotes from insurance providers **at least once every three (3) years**. Other expected services include but are not limited to: evaluation of current insurance coverage; analysis of risks exceeding current coverage; analysis of potential risks not covered by current insurance lines; recommendation of additional coverages to mitigate exposed/potential risks; and completion of general policy-management-related tasks, such as filing claims and completing policy applications.

3.2 DESCRIPTION OF CURRENT COVERAGE

UCCA currently has coverages under three (3) insurance companies. The policies covered renew in June of each year. UCCA will expect the successful broker/brokerage firm to be able to secure lines of coverage for all items listed below.

Policy Group #1

June 30th Renewal

1. Property
2. Crime Fidelity
3. General Liability
4. Abuse Molestation
5. Professional Liability
6. Auto-Fleet Liability (Comprehensive/Collision/Liability)
7. Umbrella Coverage

Policy Group #2

June 30th Renewal

1. Accidental Death/Dismemberment

Policy Group #3

June 30th Renewal

1. Workers Compensation

Group #4

June 30th Renewal

1. Directors & Officers Liability
2. Employment Practices Liability
3. Fiduciary Liability
4. Workplace Violence Liability
5. Internet Liability
6. Additional Coverages (included as additional lines under the above policies)
 - a. Business Travel Accident Benefit
 - b. Conference Cancellation

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- c. Donation Assistance
- d. Emergency Real Estate Consulting Fee
- e. Fundraising Event Blackout
- f. Identity Theft Expense
- g. Image Restoration and Counseling
- h. Key Individual Replacement Expenses
- i. Kidnap Expense
- j. Political Unrest
- k. Temporary Meeting Space Requirement
- l. Terrorism Travel Reimbursement
- m. Travel Delay Reimbursement
- n. Workplace Violence Counseling

IV. PROPOSAL REQUIREMENTS

4.1 REFERENCES

Bidders must provide a *minimum* of three professional references, two of which should be former customers/clients. References *will* be checked during proposal review. For each reference, please include:

1. Contact name, title, phone number, and email address
2. Length of servicing relationship
3. Number of employees
4. Number/type of plans

4.3 TECHNICAL QUESTIONNAIRE

Bidders must provide complete responses to all following questions:

1. Are you representing yourself as an independent insurance broker or representing an insurance brokerage firm?
2. Can you provide all lines of coverages listed in Section III? If not, please indicate the coverages you cannot provide.
3. Are you licensed to write commercial insurance in North Carolina?
4. How many years of experience do you have writing commercial insurance?
5. How many years of experience do you have writing commercial insurance in North Carolina?
6. How many commercial clients do you currently have?
7. How many commercial clients do you currently have in North Carolina?
8. Please provide a list of insurance providers you can write through that provide the coverage lines listed under Insurance Company Policy Group #1.
9. Please provide a list of insurance providers you can write through that provide the coverage lines listed under Insurance Company Policy Group #2.
10. Please provide a list of insurance providers you can write through that provide the coverage lines listed under Insurance Company Policy Group #3.
11. Please provide a list of insurance providers you can write through that provide the coverage lines listed under Insurance Company Policy Group #4.
12. Have you, or does the firm you represent, ever written insurance policies for a Head Start grantee, Early Head Start grantee, Community Action Agency, or another non-profit organization? If so, please specify.
13. Have you, or do you currently represent a childcare provider or school system? If so, please specify.
14. What value-added services can you or the firm you represent provide?
15. Do you represent a Historically Underutilized Business?

V. GENERAL PROVISIONS

5.1 AVAILABILITY OF FUNDS

All payments to the Contractor shall be deemed binding only to the extent of the continued availability of funds from the relevant federal funding sources for the general purpose set forth in this proposal.

5.2 FUNDING REGULATIONS

Union County Community Action, Inc. is required to adhere to all regulations set forth by our funding agencies. Specifically, Head Start Program Performance Standards (HSPPS) and regulations set by the North Carolina Division of Child Development and Early Education (NC DCDEE). All Contractors and subcontractors performing services related to this RFP shall adhere to the regulations set forth by UCCA funding agencies and will be accountable for any infractions which result from noncompliance.

5.3 SUB-CONTRACTING

The Bidder agrees to disclose, in the bid submission, any services bid which will be sub-contracted.

5.4 GENERAL INDEMNITY

The Contractor shall save and hold harmless, pay on behalf of, protect, defend, indemnify UCCA assume entire responsibility and liability for losses, expenses, demands and claims in connection with or arising out of any injury, or alleged injury (including death) to any person, or damage, or alleged damage, to property of or others sustained or alleged to have been sustained in connection with or to have arisen out of or resulting from the performance or the intended performance of any work/service, outlined or resulting from this agreement, by the Contractor or their employees, including losses, expenses or damages sustained by officials (including the Executive Director, the Board of Directors, as well as employees) from any and all such losses, expenses, damages, demands and claims. The Contractor further agrees to defend any suit or action brought against officials (as outlined above) based on any such alleged injury or damage and to pay all damages, cost and expenses in connection therewith or resulting there from. As an integral part of this agreement, the Contractor agrees to purchase and maintain, during the life of this contract, general liability insurance as outline above. The obligations of the Contractor pursuant to this paragraph shall not be limited in any way by any limitation in the amount or type of proceeds, damages, compensation, or benefits payable under any policy of insurance or self- insurance maintained by or for the use and benefit of the Contractor.

5.5 INDEPENDENT CONTRACTING

Both parties, in the performance of this contract, shall be acting in their individual capacity and not as agents, employees, partners, joint ventures or associates of one another. The employees or agency of one party shall not be construed to be the employees or agency of the other party for any purpose, whatsoever.

5.6 TERMINATION

Either party reserves the right to terminate the awarded contract with or without cause by notifying the other in writing 30 days prior to the termination date.

Written notice of termination must be sent via certified U. S. mail to the last known address of the recipient.

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VENDOR PROFILE & CERTIFICATION

Item: Commercial Insurance Broker RFP
Agency: Union County Community Action, Inc.
Deadline: 3:30 p.m., Friday, May 2nd. 2025

We submit a proposal to furnish requirements in accordance with the specifications listed herein. I hereby certify that I (we) do not have any substantial conflict of interest sufficient to influence the bidding process on this bid. A conflict of substantial interest is one which a reasonable person would think would compromise the open competitive bid process. I (we) further certify that the entity represented in this submitted proposal is not barred from receiving federal funds.

Legal Name of Person/Entity Represented:

Telephone:

Fax:

Email:

Mailing Address:

Physical Address:

Social Security/Federal Employer Identification Number:

DUNS Number:

Authorized Signature:

Date:

Typed or Printed Name:

Title:

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CERTIFICATION STATEMENT

By submitting this bid, the potential Contractor certifies the following:

- The proposal is signed by an authorized representative of the entity.
- All costs, direct and indirect, have been determined and are included in the pricing proposal.
- No substantial conflict of interest exists which influenced the submitted bid.
- The Bidder is not debarred or suspended from receiving compensation under federal, state, or local contracts.
- The bidder has read and understands the terms, conditions, and requirements set forth in this Request for Proposal and agrees to them with no exceptions. If exceptions exist, those exceptions must be certified and attached to this bid and noted below.
- The contractor understands Davis-Bacon requirements and will pay laborers assigned to this job no less than the minimum prevailing wage and fringe benefits required by the Department of Labor (reference Attachment A for more information).
- Do you have any exceptions to this bid? If so, describe below:

Therefore, in accordance to this RFP and subject to all conditions here in, the undersigned offers and agrees to perform the services in accordance with the specifications and conditions of this RFP at the prices quoted providing this RFP is accepted within 60 days from the date of submission.

Individual/Entity Represented:

By: _____

Signature

Typed or printed name

Title

Date