

CALL FOR PROPOSALS

The Provision of Insurance Services

Purpose

The purpose of this Request for Proposal (RFP) is to contract with one insurance supplier/broker (Supplier) to obtain the insurance coverages outlined herein.

Background

The Newfoundland and Labrador Centre for Health Information (the Centre) was established by the Government of Newfoundland and Labrador to provide quality information to health professionals, the public, researchers, and health system decision-makers. Through collaboration with the health system, the Centre supports the development of data and technical standards and maintains key health databases, prepares and distributes health reports and supports and carries out applied health research and evaluations. The Centre's mandate also includes responsibility for the provincial Electronic Health Record.

The Centre is a crown agency governed by a board of directors appointed by Lieutenant- Governor-in-Council and is managed by a president & chief executive officer.

Through all facets of its work, the Centre strives to achieve its vision of *Improved Health through Quality Health Information*.

Term of Engagement

It is anticipated that the Supplier awarded this RFP will enter into a long term contractual relationship with the Centre, with performance reviews to occur annually. If performance does not match the expectations of the Centre, the Centre reserves the right to terminate its relationship with the insurance broker and immediately select another insurance broker without going to RFP.

Insurance Coverage Required

The Centre requires the Supplier to provide the following insurance coverages:

- Property Insurance
- Professional & General Liability
- Employment Practice Liability
- Travel Accident Insurance
- Privacy Breach Insurance
- Directors and Officers

Insurance Suppliers are welcome to suggest other types of insurance coverage if they feel it will add value to their proposal.

Please read the Centre's RFP Terms and Conditions located at www.nlchi.nl.ca/about_rfp.php

The Centre reserves the right to obtain additional insurance coverages (over and above what is listed in this RFP) from the successful Proponent over the term of the contract.

Additional Considerations:

In compliance with this Request for Proposal and to all the conditions imposed herein, the Insurance Supplier offers and agrees to assign a price for premium and deductibles accordingly as listed in Exhibit B, and this indicates to the Centre that the Insurance Provider's services meet all listed coverage requirements as listed in Exhibit B.

Specific Requirements: Brief, yet, concise responses of a maximum of five (5) pages in length (excluding the vendor pricing table, documentation, and forms) are required. Responses exceeding five pages in length WILL NOT be considered further for evaluation.

Insurance Providers MUST submit the following items:

- Completed forms (see Exhibits A & B) to this RFP. Insurance providers can obtain electronic copies of these via request to: procurement@nlchi.nl.ca.
- A narrative statement as to the Insurance Supplier's qualifications to provide the requested coverage. If the Insurance Supplier anticipates using a subcontractor(s), the same information must be submitted for the subcontractor. This should include:
 - Description of background and experience
 - Contact information (i.e.: name, address, telephone numbers, email)
 - General description of 2-3 clients with similar type of coverage that have been handled by the insurance provider/ subcontractor(s). This may include industry, # of employees, etc.
- Proposed scope of work of the Insurance Provider's implementation and performance of the contract. Proposal should include:
 - Proposed insurance coverage forms.
 - Claims handling procedures, guidelines and descriptions (e.g. claims made), including claim-reporting thresholds and general response times by type of coverage.
 - Proposed outline and schedule of loss control support and services to be provided.
- Cost of insurance and related services for each coverage. All charges must incorporate routine office and administrative charges including, but not limited to, postage, travel, photographic, office supplies, telephone charges, issuing certificates of insurance, report preparation and typing, etc. (include in Exhibit B: Vendor Response Pricing Table).

Response Format

Insurance Providers must submit the following, with the RFP number clearly identified, before 2:00pm Newfoundland Standard Time (NST), on the closing date as listed on the RFP:

- One original signed paper-based copy

Please read the Centre's RFP Terms and Conditions located at www.nlchi.nl.ca/about_rfp.php.

- Three copies of the original paper-based submission
- One electronic copy of the submission

Vendors must submit their bid to the following address:

NL Centre for Health Information
Supply Chain & Facilities Management Division
70 O'Leary Avenue
St. John's, NL A1B 2C7
Attn: Supply Chain and Contracts Lead

Electronic submissions will be accepted. Providers can also send their responses to procurement@nlchi.nl.ca.

Faxed bids will not be accepted.

Evaluations

Proposals will be evaluated using the following criteria:

- Qualifications of Insurance Provider and proposed subcontractor(s). [25%]
 - Experience in providing the desired insurance and related services (this will include corporate capability and also include the number of other public sector crown corporations insured clients).
 - Personnel qualification and experience of the Insurance Provider and, if applicable, subcontractor(s)'s staff.
- Proposed scope of coverage and work. [50%]
 - Proposed insurance coverage.
 - Proposed claims handling procedures and support.
 - Proposed loss control support.
- Proposed costs. [25%]
 - Proposed insurance coverage costs. (**Note:** defense costs must be outside of allowable limits)
 - Other charges (if any).
 - See Exhibit A for response table

Note: The Centre is requesting Suppliers to include additional premium and optional services pricing options as well – such as lower annual premiums and higher deductibles.

Proposal Deadline

Responses are due by 2:00pm NST on August 12, 2016.

Questions

Vendors can direct their written inquiries and questions to procurement@nlchi.nl.ca.

Please read the Centre's RFP Terms and Conditions located at www.nlchi.nl.ca/about_rfp.php.

The deadline for question submissions is August 5th at 10am (NST).

Oral responses to questions will not be provided. Responses will be posted to the website in the form of an addendum as they become available. The Centre will not disclose the source of any questions submitted by Vendors. Please check tender document for deadline for questions.

Information obtained from any source outside the documents located on the website is not official and may be inaccurate and therefore not binding.

Onus is on the vendor to check the website for any updates and/or addendums.

Terms and Conditions

A comprehensive list of the Centre's RFP terms and conditions can be found at www.nlchi.nl.ca/about_rfp.php.

The RFP may be awarded in whole or in part.

Confidentiality Documents

The Supplier and /or Consultant (s) performing the work as described in this RFP document will be required to sign privacy and confidentiality documents.

Exhibits

Please note the Exhibits included with the RFP document:

- Exhibit A
 - Vendor Profile
- Exhibit B
 - Vendor Response Pricing Table
- Exhibit C
 - Employee Count
- Exhibit D
 - Square Footage of Centre Properties
- Exhibit E
 - Electronic Data Processing & Office Equipment

Exhibit A

Vendor Profile

Note: Electronic copies available through e-mail:

procurement@nlchi.nl.ca

Vendor Profile

Tender #: 2016-014

Contractor Information:

Company Name and Address:

Telephone Number:

Email:

Web Address:

I agree with all of the terms and conditions of this RFP (including those posted at www.nlchi.nl.ca/index.php/procurement-opportunities Yes ☐ No ☐

I have read and understood each of the addendums posted to the Centre's web site relative to this RFP Yes ☐ No ☐

Name and Contact information for local sales and service rep:

Authorized Company Representative Signature

Authorized Company Representative Print

Company

Date

Exhibit B**Vendor Response Pricing Table**

Note: Electronic copies of these tables are available through e-mail:

procurement@nlchi.nl.ca

(specific coverages are listed as examples only and are not all inclusive – example: privacy breach should contain multiple coverage categories such as security & privacy liability, network interruption, event management and cyber extortion)

VENDOR RESPONSE PRICING TABLE					
RFP#: 2016-014					
Provision of Insurance Coverage					
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
1	Professional and General Liability			\$0.00	\$0.00
1.1	Property Damage				
1.2	Bodily Injury				
1.3	Claims Made Wording				
1.4	Personal Injury				
1.5	Medical Payments per person - \$50,000 per claim				
1.6	Tenants Legal Liability				
1.7	Professional Liability				
1.8	Voluntary Compensation				
1.9	Directors and Officers				
1.10	Non-owned Automobile				
	Legal Liability for Damage to Non-owned Automobile				
1.11	Automobile				
1.12	Employee Benefits Errors & Omissions				
1.13	Administrators Errors & Omissions				
1.14	Advertising Liability				
1.15	Sexual Wrongoing				
1.16	Legal Expense				
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
2	Property	\$0.00	\$0.00	\$0.00	\$0.00
2.1	Property All risks including Flood and Earthquake				
2.2	Extra Expense				
2.3	Accounts Receivable				
2.4	Valuable Papers & Records				
2.5	Consequential Loss Assumption Clause				
2.6	Crime				
2.6	Property while temporarily removed from premises				
2.7	Personal Effects to Officers & Employees				
2.8	Personal Effects of Officers & employees				
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
3	Employment Practices Liability			\$0.00	\$0.00
3.1	Wrongful Employment (hiring or termination)				
3.2	Sexual Harrassment				
3.3	Discrimination				
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
4	Travel Accident	\$0.00	\$0.00	\$0.00	\$0.00
4.1	Repatriation				
4.2	Rehabilitation				
4.3	Family Transportation				
4.4	Spousal Occupational Training Benefit				
4.5	Home Alteration & Vehicle Modification				
4.6	Seat Belt Benefit				
4.7	Day Care Benefit				
4.8	Secpal Education Benefit				
4.9	In Hospital Confinement Monthly Income				
4.10	Identification Benefit				
4.11	Bereavement Benefit				
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
5	Privacy Breach	\$0.00	\$0.00	\$0.00	\$0.00
5.1	Privacy breach liability				
5.2	Business interruption/income loss				
No	Type of Coverage	For \$5Million of coverage		For \$10Million of coverage	
		Deductible	Premium	Deductible	Premium
6	Directors and Officers	\$0.00	\$0.00	\$0.00	\$0.00
6.1	Directors and Officers Liability				
Total Cost for \$5M (property, travel accident, & privacy breach) and \$10M				\$0.00	
Total Cost for \$10M of ALL coverages				\$0.00	
Office & Administrative Costs (ex: Office Supplies & Equipment)				\$0.00	

Exhibit C

Employee Counts

Employee Counts		
Building Description	Location	No. of Employees
Head Office	70 O'Leary Avenue, St. John's, NL	150
Registry Integrity Unit (RIU)	41 Conception Bay Hwy, Bay Roberts, NL	7

Exhibit D

Square Footage of Centre Properties

Square Footage of Centre Properties		
Building Description	Location	Square Footage
Head Office	70 O'Leary Avenue, St. John's, NL	25,983
Registry Integrity Unit (RIU)	41 Conception Bay Hwy, Bay Roberts, NL	1,780

Exhibit E

Electronic Data Processing & Office Equipment

Property Contents Values	
Type	Value
EDP	\$8 million
Office Equipment	\$450,000