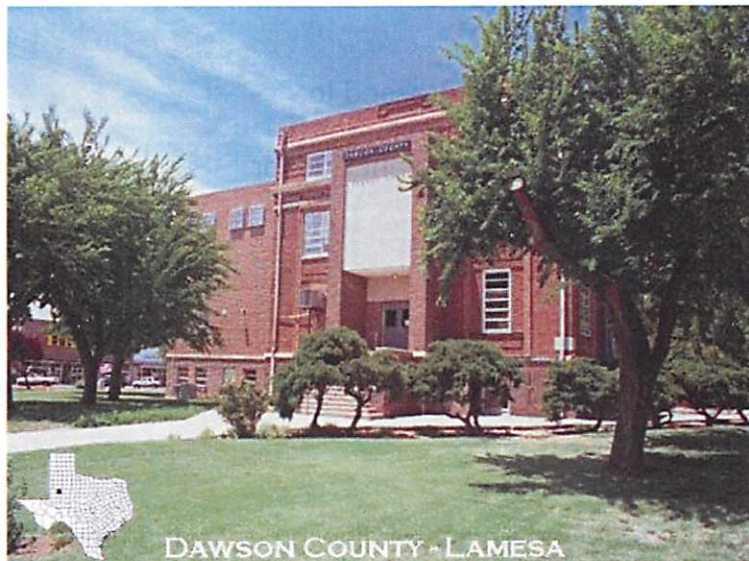


## Dawson County

### Request for Insurance Proposals

Property, Auto and Liability Coverages for  
09/01/2017 through 09/01/2018



Prepared by:

James C Norris  
Henry Norris Agency  
PO Box 1128  
Lamesa, TX 79331  
Office: (806) 872-5446  
E-Mail: [cris@henrynorris.com](mailto:cris@henrynorris.com)

Posting Date: June 7<sup>th</sup>, 2017

## Dawson County Request for Insurance Proposals

The County of Dawson is requesting sealed proposals for the following types of insurance coverages:

- 1) General Liability (including Employee Benefit Liability)
- 2) Automobile Liability (Symbol 1)
- 3) Auto Physical Damage (Collision/Comprehensive)
- 4) Public Officials Liability (Employment Practices Liability)
- 5) Law Enforcement Liability
- 6) Crime
- 7) Cyber Liability
- 8) Property, to include:
  - a) Buildings and Contents
  - b) Equipment Breakdown (Boiler and Machinery)
  - c) Mobile Equipment and Inland Marine
- 9) Umbrella or Excess Coverage

- Sealed proposals should be addressed to:

Rhonda McCown Martin, 1<sup>st</sup> Assistant Auditor  
PO Box 1268  
Lamesa, TX 79331

Or hand delivered to:

Rhonda McCown Martin, 1<sup>st</sup> Assistant Auditor  
400 South 1<sup>st</sup> Street  
Lamesa, TX 79331

- Proposals will be received until the following date and time:  
07/17/2017 @ 5:00PM
- Any proposal received after (Date/Time) will not be considered.
- The envelope or container should be clearly marked "INSURANCE PROPOSALS".
- Copies of the instructions and specifications may be obtained from Cris Norris, PO Box 1128, Lamesa, TX 79331 or by calling the office at 806-872-5446 or email: [cris@henrynorris.com](mailto:cris@henrynorris.com).
- All proposals will be evaluated and the County Commissioners Court in a meeting scheduled for 07/25/2017 will make a decision.

## **Dawson County**

### **Request for Insurance Proposals**

#### **General Information:**

1. Proposals must be submitted according to specifications; however, a proposer may also submit alternative proposals with recommendations as to why they would be in the best interests of the County.
2. The proposals must indicate whether coverage is subject to audit or is a fixed annual price. Premium charges for changes in exposures during one-year term are acceptable.
3. The County is utilizing the Request for Proposals format and although cost will be the most important consideration in awarding the insurance, the County reserves the right to award the coverage to the proposer who in the opinion of the County, will best serve the interests of the County.
4. The County reserves the right to consider all available discounts, credits and/or dividends.
5. The County reserves the right to reject any and all proposals and to waive any formalities or technicalities in any of the proposals.
6. Specimen policies and forms including all endorsements that would be attached to the policies must be included with the proposal package.
7. Please indicate in the proposals whether or not lines of coverage may be individually purchased or if the proposal is a package only.
8. For further information contact:

Cris Norris, Insurance Consultant  
PO Box 1128, Lamesa, TX 79331  
Phone # 806-872-5446 or email: [cris@henrynorris.com](mailto:cris@henrynorris.com)

**Dawson County  
Request for Insurance Proposals  
General Liability**

General Liability on all county property, including jail facilities and/or operation of county landfill sites (pollution excluded), and all mobile equipment owned or operated by the county.

Limits:	General Aggregate	\$3,000,000
	Products Completed Operations	\$3,000,000
	Each Occurrence	\$1,000,000

No aggregate limit applies to Governmental Functions

Employee Benefits(Included)	\$1,000,000 each claim \$100,000 aggregate (\$1,000 deductible)
-----------------------------	---

Policy limits comply or are in excess with Chapter 101 of Texas Civil Practices and Remedies Code.

Personal/Advertising Injury	\$1,000,000
-----------------------------	-------------

Damage to Premises Rented to Named Member	\$100,000 per occurrence
--	--------------------------

Coverage should include:

- Fire Department
- Products/Completed Operations
- Host Liquor Liability
- Owned & Non-Owned Watercraft (Under 26 ft. long)
- Jail Premises

Effective Date of Coverage 09/01/2017

Deductible (if any) \$1,000

Current Carrier Argonaut

Current Carrier Expiring Premium \$15,343

(Name County)

**Request for Insurance Proposals  
Automobile Liability**

Coverage for any auto, Symbol 1

Limits:           Bodily Injury                           \$1,000,000 Combined Single Limit  
                  Bodily Injury  
                  Property Damage

Policy limits comply or are in excess with Chapter 101 of Texas Civil Practices and Remedies Code

Endorsements:   List all endorsements:

Uninsured/Underinsured Motorist Coverage, Symbol 2

- Limits required  
      \_\_\_\_\_ \$100,000/\$300,000/\$100,000 \_\_\_\_\_

Personally Owned Vehicles of Sheriff, Constables & their Deputies and/or Adult Probation Officers, Volunteer Fire Fighters

Effective Date of Coverage 09/01/2017

Deductible (if any) \$1,000

Current Carrier: Argonaut Insurance Co.

Current Carrier Expiring Premium \$11,668

See Schedule of Covered Autos attached

**Dawson County**  
**Request for Insurance Proposals**  
**Auto Physical Damage**

Auto Physical Damage on specified county owned vehicles, per schedule attached:

Collision: Collision and overturn

Deductible \$500

Comprehensive (OTC):

All causes of loss other than collision and overturn

Deductible \$500

Effective Date of Coverage 09/01/2017

Current Carrier: Argonaut Insurance Co.

Current Carrier Expiring Premium \$13,011

See Schedule of Covered Autos attached

## Dawson County

### Request for Insurance Proposals Public Officials Liability

Limits: \$2,000,000 each loss  
\$2,000,000 annual aggregate

Coverage Form: Claims-Made

Retroactive Date 09/01/2006

Deductible \$10,000

County Population 13,520

Effective Date of Coverage 09/01/2017

Current Carrier Argonaut Insurance Company

Current Carrier Expiring Premium \$ 3,885

Policy should provide coverage for:

- Punitive Damages
- Takings
- Back Wages
- Criminal & Malicious Acts & Omissions
- County Attorney
- Employment Practices Liability claims such as wrongful termination, sexual harassment, discrimination and other similar problems related to hiring and firing.
- Claims brought against the County Clerk and District Clerk by other Insureds, in accordance with Section 82.003 of Texas Local Government Code, statutory limits should apply to the County Clerk; statutory limits should apply to the District Clerk.

Endorsements:

- District Attorney
- District Judge

Proposers who require completed, signed applications should contact:

Cris Norris, Insurance Consultant  
PO Box 1128, Lamesa, TX 79331  
Phone # 806-872-5446 or email: [cris@henrynorris.com](mailto:cris@henrynorris.com)

---

**Dawson County**

**Request for Insurance Proposals  
Law Enforcement Liability**

Limits: \$2,000,000 each loss  
\$2,000,000 annual aggregate

Coverage Form: Occurrence

Retroactive Date NA

Deductible \$ 20,000

County Population 13,520

Effective Date of Coverage 09/01/2017

Current Carrier Scottsdale Indemnity

Current Carrier Expiring Premium \$ 29,975

**LAW ENFORCEMENT PERSONNEL**

Total number of officers and other personnel by employment status.

<b>Armed / Actively Engaged</b>		
<b>Includes:</b> sheriff, deputies, investigators, armed bailiffs, constables, jail admins, jailers, other front line personnel	Full Time:	7
	Part Time:	5

<b>Juvenile</b>		
<b>Includes:</b> probation officers, detention center guards, boot camp instructors	Full Time:	2
	Part Time:	0

<b>Unarmed / Other</b>		
<b>Includes:</b> dispatchers, prosecutors' investigators, jail nurses, cooks, clerical, unarmed bailiffs, other personnel	Full Time:	15
	Part Time:	1

<b>Reserves</b>		
<b>Includes:</b> all reserve and auxiliary officers and employees	Full Time:	
	Part Time:	5

Policy should provide coverage for:

- Punitive Damages
- Fraud, dishonesty, malicious or criminal acts
- District Judge

Proposers who require completed, signed applications should contact:



Cris Norris, Insurance Consultant  
PO Box 1128, Lamesa, TX 79331  
Phone # 806-872-5446 or email: [cris@henrynorris.com](mailto:cris@henrynorris.com)

**Dawson County**  
**Request for Insurance Proposals**  
**Crime Coverage**

Coverage is requested for all county employees and all county owned locations.

Total number of county employee's \_\_\_\_\_ 115 \_\_\_\_\_

<u>FORM / TYPE</u>	<u>LIMIT</u>
CRIME	\$100,000
Public Employee Dishonesty	
Computer Fraud and Funds Transfer Fraud	
Forgery or Alteration	
Theft, Disappearance and Destruction	
Robbery and Safe Burglary	
Counterfeit Currency	

Deductible            \$1,000

Effective Date of Coverage \_\_\_\_\_ 09/01/2017 \_\_\_\_\_

Current Carrier \_\_\_\_\_ none \_\_\_\_\_

Current Carrier Expiring Premium \$ \_\_\_\_\_ 0 \_\_\_\_\_

**No Previous Coverage**

**Dawson County**  
**Request for Insurance Proposals**  
**Cyber Liability Coverage**

Coverage is requested for all county employees and all county owned locations.

Total number of county employee's     115    

<u>FORM / TYPE</u>	<u>LIMIT</u>
Cyber Liability	\$1,000,000 Aggregate
Privacy Response	\$1,000,000 Sublimit
Regulatory Penalties	\$500,000 Sublimit
Regulatory Proceedings	\$500,000 Sublimit

Deductible           \$10,000

Effective Date of Coverage 09/01/2017

Current Carrier: Travelers Insurance Co

Current Carrier Expiring Premium \$4,257

## Dawson County

### Request for Insurance Proposals Property

Limits:	Real and Personal Property	Per attached schedule
	Electronic Data Processing Equipment (EDP)	Per attached schedule (included in contents)
	Mobile Voting EDP	Per attached schedule (included in contents)
	Communication Towers	Per attached schedule
	Mobile Equipment	Per attached schedule
	Accounts Receivable	\$500,000
	Gross Earnings and Extra Expense	\$500,000
	Rental Income	\$500,000
	Valuable Papers, Records	\$1,000,000
	Equipment Breakdown	\$25,000,000
	Law Enforcement Animals	\$30,000

Policy should provide coverage for:

1. All Risk Policy or Special Form
2. Replacement Cost Coverage
3. Historical Reproduction Coverage for Specified Buildings
4. Blanket Limit with No Margin Clause
5. No Coinsurance Clause
6. Valuation appraisals provided on all properties every 4 years provided and paid by the carrier
7. Claims option to repair/replace or use as capital expenditures on other covered properties

Deductible \$5,000

Effective Date of Coverage 09/01/2017

Current Carrier: Argonaut Insurance Group

Current Carrier Expiring Premium \$26,311

See schedules of values attached for:

- Buildings and Contents
- Contents Includes
  - Electronic Data Processing Equipment (EDP)
  - Mobile Voting Equipment EDP
- Communication Towers
- Mobile Equipment
- Any other property items for which physical damage coverage is required.