



September 4, 2020

ADDENDUM # 3 , RFP #363-21

PROPERTY INSURANCE, BOILER AND MECHANICAL, AND CRIME

The following information is hereby made to the above referenced Request for Proposal

1. REMINDER: RFP #363-21 primary layer pricing of \$25 million is due no later than 10:30 am on September 10, 2020. Submit your proposal by email to [NRNunez@garlandisd.net](mailto:NRNunez@garlandisd.net) with a copy to [bids@garlandisd.net](mailto:bids@garlandisd.net) . You will be sent an email confirmation when the proposal is received. It is your responsibility to ensure the electronic proposal is received by Garland ISD, Purchasing before the cutoff. In addition, a hard copy of the proposal is sent to: Garland ISD Purchasing, 501 S. Jupiter Rd, Garland, TX 75042. The hard copy may be received after the cutoff time/date.
2. Questions and answers for 1 through 10, 2 pages, received since receipt of the markets submittal of the RFP are in the attached Addendum 3-Attachment 1.
3. The attached Addendum 3-Attachment 2, 5 pages, has updated information regarding age of roofs for some of the campuses/buildings.

Sincerely,

*Mark A. Booker*

Mark A. Booker  
Executive Director of Purchasing

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Signature

RFQ 363-21  
ADDENDUM 3, ATTACHMENT 1  
QUESTIONS & ANSWERS

1. **QUESTION:** The \$25 Million limit requested in the first round does NOT include Wind/Hail coverage correct?  
**ANSWER:** **Incorrect.** The \$25m does include Wind/Hail.
2. **QUESTION:** The current coverage has Arch providing this coverage after a \$2.5 Million SIR with a total limit of \$10,000,000 in W/H coverage.  
**ANSWER:** Correct. Arch provides 7.5m excess of the 2.5m SIR for a total of 10m W/H. Four companies provide the next 15m (W/H, Flood and AOP). Two of the four go to 50m (excluding Flood).
3. **QUESTION:** The AOP deductible requested is \$100,000?  
**ANSWER:** The District could handle a higher deductible. At the time coverage was purchased, there was not enough premium difference to increase the AOP deductible. As noted on Page 5, #4 of the Terms & Conditions... document: Any plan of insurance, additional information, different method of handling coverage, increased protection, etc., not in the specifications, shall be welcomed, but must be submitted separately as an alternate proposal unless specifically requested on the Proposal RFP Spreadsheet Questionnaire.
4. **QUESTION:** In looking at the document dated July 30, 2020, It states: “Deductible Wind/Hail: 1%, \$100,000 Minimum, \$2,500,000 Maximum, excess of \$2,500,000 SIR”. I am not sure what that means given that Arch is providing coverage as stated above?
5. **ANSWER:** Reviewing the Layers tab should help in understanding the structure of the coverages and companies. Lexington provides 10m AOP and Flood. Arch provided 7.5m Wind/Hail only excess of District’s 2.5m retention. This agrees with the “It states:...” above.
6. **QUESTION:** Are there any new losses in the last two months. Loss Runs were dated in June.  
**ANSWER:** No new property issues.
7. **QUESTION:** We are needing to request Statements of Value for Property, 5 year Loss Runs and Acords (If available). Is this something you can help with? Or point me to the person who can?  
**ANSWER:** The information is in the Excel workbook that was issued.
8. **QUESTION:** Is there additional information available for the age of the roofs?  
**ANSWER:** Replace the “Property” tab with Addendum 3-Attachment 2 with additional information highlighted.
9. **QUESTION:** Regarding the Self-insured Retention of \$2.5 Mil and is that also on a per occurrence basis?  
**ANSWER:** Yes, it is per occurrence.

10. **QUESTION:** Also, to confirm, the below examples on the spreadsheet assume a \$5mil Maximum Wind/Hail deductible – correct? These examples do not reflect the current (expiring) program that has a \$2.5Mil Max W/H deductible? Underwriters are not following on how you reached the \$7.5mil deductible?

93	<b>Wind/Hail Deductibles</b>		
94	Value of Damaged Property	10,000,000	2,600,000
95	Value of Damaged Property	25,000,000	2,750,000
96	Value of Damaged Property	50,000,000	3,000,000
97	Value of Damaged Property	100,000,000	3,500,000
98	Value of Damaged Property	200,000,000	4,500,000
99	Maximum Potential Tornado	300,000,000	7,500,000
100	Maximum Potential Hail - 90%	1,369,530,142	7,500,000
101	Maximum Total Values	1,521,700,158	7,500,000

**ANSWER:** The District’s maximum cost is \$5m (\$2.5m SIR (after buy down) + \$2.5m maximum deductible. Lines 99, 100, and 101 of the Wind/Hail Deductibles should be 5,000,000 rather than 7,500,000.