

# NOTICE OF BID

Independent School District 877  
214 N.E. First Avenue  
Buffalo, Minnesota 55313

The Board of Education of Independent School District 877, Buffalo, Minnesota, will receive sealed bids for a program of insurance as set forth in the General Conditions, Specifications and Bid Proposal on the following items:

- Real and Personal Property
- Inland Marine
- Public Employees Blanket Bond
- Broad Form Money and Securities
- Boiler and Machinery
- Comprehensive Broad Form Liability Insurance
- Umbrella Liability Insurance
- Automobile Coverage
- Errors and Omission - School Board Legal Liability
- Builders Risk

All bids must be received in the office of the Business Manager, Administration Building, 214 N.E. First Avenue, Buffalo, MN 55313, no later than 2:00 p.m., February 27, 2004. Bid specifications may be requested by contacting the Business Manager, Administration Building, 214 N.E. First Avenue, Buffalo, MN 55313.

The Board of Education reserves the right to accept or reject any or all bids.

Independent School District 877  
Buffalo, Minnesota  
Su Mackey, Clerk

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February 11, 2004  
February 18, 2004

# **Insurance Bid Specifications**

**Independent School District 877  
Buffalo–Hanover–Montrose Schools  
214 First Ave NE  
Buffalo, MN 55313**

**December 2003**

John Siffert  
Director of Business Affairs

### **Purpose Of Insurance Inquiry**

This request for proposals is to assist the School District of Independent School District 877 in the selection of:

1. A qualified agent or sales representative to advise and service their insurance needs.
2. An underwriting company or companies to provide needed and selected coverage.
3. Insurance coverage and forms on competitive basis.

Consideration will be given to each of the foregoing areas in the selection of an agent, company and coverage.

This request should not be interpreted as to any dissatisfaction with the current agent or underwriting companies.

It is not the intent of the School Board to bid their insurance needs on an annual basis, but rather secure the services of an agent or company with whom a relationship may be maintained for an extended period of time.

Quotations for a number of coverage and alternates are requested so that the School Board may have the option of making a selection which they feel will be in the best interest of the School District.

**General Conditions:**

1. Bidding companies must be duly licensed to transact the business of insurance in the State of Minnesota and must have a minimum Best's Rating of A or be an equivalent school organization trust.
2. All policies must be non-assessable.
3. Subject to rate changes approved by the State Insurance Department, all bids submitted shall be valid for a 60-day period beginning at 2:00 p.m., February 27, 2004.
4. Bids shall be submitted on the bid proposal form furnished with the specifications. All bids must be sealed and marked "Bid on Insurance". All bids must be received in the office of the Business Manager, 214 N.E. First Avenue, Buffalo, MN 55313, no later than 2:00 p.m., February 27, 2004.
5. The Board of Education reserves the right to reject any or all proposals or portions thereof, and to accept any proposal or portion thereof, that may be most advantageous to the Board.
6. Each bid must be accompanied by a bid bond, cashier's check or certified check in the amount of five percent (5%) of the total bid (annual net premium amount quoted) and made payable to Independent School District 877.
7. Bidders shall bid on specifications as furnished by the Board of Education, and shall not make alterations or add riders to original bid. Riders or alterations decreasing, limiting or restricting coverage to less than called for by the specifications must be clearly stated on a separate submittal outlining deviations.
8. Bidders may separately submit suggestions for coverage improvements and must clearly explain their suggestions indicating annual premium costs, if any. Decreases in coverage must be separately and clearly outlined explaining coverage change and rate cost.
9. Contact Eric Hamilton, Director of Building and Grounds, to arrange for inspection of property 763-682-8773 and John Siffert, Director of Business Affairs, 763-682-8696, for further bid information.

**General Conditions Continued:**

10. Agents and companies are invited to give details of their dividends over the past five years, if any. A financial statement and other information may be enclosed with the proposal. This should include such information as financial statements, claims service, safety programs, etc.
11. The Real and Personal Property coverage forms are to define and describe the building locations as "all real and personal property located in Wright and Hennepin County, Minnesota".
12. When the audit of payroll is made, the premium adjusting classifications shall not necessarily be limited to those classifications appearing in the bids. The proper classifications are provided in the manual shall apply where applicable.
13. The underwriting data contained in the specifications attached is correct to the best of the districts knowledge. The district assumes no responsibility for the accuracy of the claims records.
14. The district contracts with Appraisal Services of Maple Grove, Minnesota, for updating and maintaining adequate building and content appraisal coverage. The statement of value amounts are taken from our appraisal. It is the Districts intent to update this each year.
15. Policy Period: All insurance considered shall be effective on April 8, 2004.
16. All bids to be based on a three-year annual terms with annual premium installments.
17. It is the intent of the School District to establish a long-term relationship with its agent and insurance companies. The School District also intends to manage its insurance and maintain positive loss control measures in all operations.
18. The district requires each insured risk company provide the district with an annual report on loss experience compared to premium rates, including any reserve amount being held to cover claims outstanding. Said report will be filed with the School Business Office no later than 60 days after the end of the policy period.

**General Conditions Continued:**

19. All policies will contain provisions for a minimum period of 60 days before cancellations or non-renewal by the insurance company.
20. Bids may be withdrawn at anytime prior to the date upon which bids are to be opened upon written request of the bidder. Negligence on the part of the bidder in preparing the bid shall not constitute a right to withdraw the bid subsequent to the bid opening.
21. It is preferred that each agent or agency bid all exposures with as few companies as can be. If more than one company is used in preparing this bid, each underwriting company must be so indicated.
22. The following affidavit must be enclosed with the bid:
  - a) affidavit of insurance agent
  - b) affidavit of non-collusion
23. By December 26, 2003, any agent wanting to represent District 877 as an agent of record, must request such to the district in writing. On or about January 1, 2004, District 877 will select the agent of record using the following criteria:
  - a) past service to the district
  - b) geographic area in the district
  - c) first in
24. Loss records maybe obtained by written requests directed to John Siffert, Director of Business Affairs, Buffalo Area Schools, 214 First Ave. NE, Buffalo, MN 55313.

**List Of Locations**

Independent School District 877  
Buffalo, Minnesota 55313

A. Owned:

- 1) Buffalo High School 877 Bison Blvd.  
Buffalo, MN 55313
- 2) Buffalo Community Middle School 1300 Hwy 25 N.  
Buffalo, MN 55313
- 3) Parkside Elementary 207 Third St N.E.  
Buffalo, MN
- 4) Tatanka Elementary 703 8th Street N.E.  
Buffalo, MN 55313
- 5) Discovery Learning Center 301 NE 2nd Ave.  
Buffalo, MN 55313
- 6) Hanover Elementary School 274 Labeauxe Ave.  
Hanover, MN 55341
- 7) Montrose Elementary School 100 S.E. 2nd Street  
Montrose, MN 55363
- 8) Warehouse 606 1st Avenue N.E.  
Buffalo, MN 55313
- 9) District Maintenance/Transportation Facility  
1111 Bison Blvd.  
Buffalo, MN 55313
- 10) Vacant land in Wright and Hennepin Counties  
30.5 acres west of Buffalo known as the  
Varner Site;  
the district is in the process of purchasing  
two future school sites.

B. Rented:

- 1) Buffalo Civic Center Buffalo, MN  
Rent \$100,000 annually
- 2) Phoenix Learning Center 800 8 St NE  
Buffalo, MN  
No Rent



JS/tj Sept-03

**Statement of Values  
Replacement Cost as of 6/30/03**

<b>Building</b>	<b>Number</b>	<b>Value</b>	<b>Contents</b>	<b>Property in the Open</b>	<b>Totals</b>
High School 877 Bison Blvd.	267	25,973,000.00	4,571,175.00	185,942.00	30,730,117.00
Tennis Storage Building		21,000.00	0		21,000.00
Middle School 1300 Hwy 25 N.	268	20,250,000.00	3,470,855.00	31,316.00	23,752,171.00
BCMS-Temporary Building GE		53,000.00	15,000.00		68,000.00
Football Storage	270	23,300.00	11,674.00	264,506.00	299,480.00
Football Concessions	369	21,500.00	8,688.00		30,188.00
Football Press Box	371	15,400.00	0		15,400.00
Ticket Booth	372	8,400.00			8,400.00
Tennis Building		2,100.00	3,620.00	71,492.00	77,212.00
Bus Garage		605,000.00	24,558.00	25,248.00	654,806.00
Warehouse	375	70,400.00	191,035.00		261,435.00
Phoenix Learning Center		242,500.00	39,394.00	8,301.00	290,195.00
Phoenix Garage		63,400.00	7,328.00		70,728.00
Phoenix Temp Building GE		53,000.00	15,000.00		
Discovery Center	506	10,398,000.00	1,437,405.00	1,384.00	11,836,789.00
Parkside Elementary	501	7,075,000.00	1,357,177.00	136,857.00	8,569,034.00
Parkside Portable	521	39,100.00	19,445.00		58,545.00
Tantanka Elementary	504	4,723,000.00	1,065,683.00	62,476.00	5,851,159.00
TES Portable Storage	523	31,300.00	12,271.00		43,571.00
TES Portable Classrooms	526	100,000.00	11,753.00		111,753.00
TES Storage		140,000.00	35,000.00		175,000.00
TES Temp Building #1 GE		53,000.00	15,000.00		68,000.00
TES Temp Building #2 GE		53,000.00	15,000.00		68,000.00
Hanover Elementary	502	4,736,000.00	1,146,544.00	53,112.00	5,935,656.00
HES Portable Dbl Classroom	520	100,000.00	21,402.00		121,402.00
Hanover Storage		140,000.00	20,000.00		160,000.00
Montrose Elementary	503	3,767,000.00	896,938.00	57,755.00	4,721,693.00
Montrose Portable Storage	525	9,600.00			9,600.00
Montrose Garage	528	15,200.00	13,050.00		28,250.00
<b>Total 100% Replacement Value</b>		<b>78,782,200.00</b>	<b>14,424,995.00</b>	<b>898,389.00</b>	<b>94,105,584.00</b>

Less Instructional Equipment (Inland Marine)

Computer, musical instruments	\$ 1,113,087
Net 100% Replacement Cost	\$94,105,584
Policy agreed amount 90% of replacement value	\$84,695,025

Bid is to include:

- 1) Blanket Building and Content @ 90%
- 2) Replacement Cost -Agreed amount
- 3) Special form Real and Personal Property
- 4) \$5,000.00 Deductible per occurrence/\$1,000 deductible inland marine
- 5) Comprehensive Business Policy/SMP/Institutional
- 6) Extra Expense Endorsement \$1,000,000 dollars.
- 7) All bidders must use the most recent ISO gross blanket rate less discount. Once a new statement of values is issued, the rating may change but discounts must remain the same.
- 8) Valuable papers and records \$50,000, per location.

**B. Alternate Bid: Same as A except:**

- 1) Deductible \$2,500.00 to #A coverage.
- 2) Deductible \$10,000.00 to #A coverage.
- 3) Add blanket building ordinance coverage endorsement \$750,000 coverage any building.

**C. Blanket - All Risk Inland Marine**

100% Replacement Cost per Itemization  
Full coverage - \$1,000 deductible  
September 30, 2003 values

- 1) Musical instruments, band uniforms, band miscellaneous equipment owned by the district and student owned.  
See page 8.

**D. Alternate to C - All Inland Marine**

- 1) \$500.00 deductible

**E. Public School System Employees Blanket Bond Honesty blank position bond coverage \$100,000.00. Exclusion - 7 board of education members.**

The definition of an employee is to be amended to include: All employees, interns, volunteers and student employees.

**F. Broad Form Money and Securities**

\$20,000.00 inside coverage for all locations.

\$20,000.00 outside - 5 messengers

There is a Mosler safe, Serial #12379-79 #280 1957 at the Discovery Learning Center, a Meilink #78-72076 located at the Buffalo Community Middle School and at the Buffalo High School a Major #233660, Model 1718. No deductible.

ANNUAL AUDIT: LarsonAllen  
1111 Highway 25 North  
Buffalo, MN 55313

**G. Boiler and Machinery**

Bids are to include:

- 1) Broad form coverage on "repair or replace basis".
- 2) Joint loss agreement.
- 3) Blanket group coverage.
- 4) Limit per loss - \$35,000,000.00 (BHS)  
all with \$10,000.00 deductible.
- 5) Expediting expense endorsement \$250,000.00

**List of Locations and Objects**

Location No.

- 1) Buffalo High School
  - 2 Vulcan Steam Kettles, 40 gal.
  - 1 Vulcan Pressurized Steamer
  - 1 Vulcan Steam Kettle
  - 1 Hatco Booster Heater
  - 1 Cres Cor Aqua Therm
  - 1 Quincy Air Compressor
  - 2 Kewanee 265 H.P. hot water boilers
  - 1 Emergency generator
  - 1 Hot water storage tank
  
- 2) Buffalo Community Middle School
  - 2 Kewanee type C. boilers - 115 HP
  - 1 Groen steam kettles - 40 gallon
  - 2 Kargard air tank
  - 3 Melben air tank
  - 1 CPC Air Tank
  - 1 Vulcan Steamer
  - 1 Groen Steam Kettle
  - 1 Hatco Booster Heater
  
- 3) Discovery Learning Center
  - 1 Hot water storage tank - 225 gallon
  - 1 Quincy air compressor
  - 1 Johnson air compressor
  - 1 Ingersoll air compressor
  - 3 Air tanks
  - 1 Hot water storage tank - 1375 gallon
  - 2 Groen steam kettles - 30 gallon
  - 1 Water heater - state 99 gallons kitchen
  - 2 Kewanee type C boiler - 199 HP
  - 2 Hatco Booster Heater
  - 1 Vulcan Steamer
  - 1 Sears Craftsman air compressor - 2.5 HP portable
  
- 4) Parkside Elementary
  - 3 State Point of Use electric water heater - 2 gallon
  - 2 Kewanee Type C steam boilers - 50 HP
  - 2 C-AIRE compressors - Model #CE5664D
  - 1 Hot water tank - 1000 gallon
  - 1 H.P. Smith storage water heater - 250 gallon capacity
  - 2 Groen steam kettles - 30 gallon capacity

Parkside Elementary - Continued

- 1 Hatco booster heater
- 1 Campbell Havsfeld air compressor - portable 2.5 HP
- 1 Lochinvar – Efficiency for Dishwasher

5) Tatanka Elementary

- 2 Kewanee Type C boiler - 48 HP
- 1 Storage water heater - 500 gallon
- 1 Quin-air air compressor
- 1 A.O. Smith coil water heater
- 1 Groen steam kettle - 30 gallon
- 1 Vanguard Booster Heater
- 1 Hatco Booster Heater
- 1 Vulcan Steamer
- 1 Campbell Havsfeld air compressor - portable 2.5 HP

6) Hanover Elementary School

- 1 Kewanee Type C steam boiler - 79 HP
- 1 Kewanee Type C steam boiler - 132 HP
- 1 Johnson air tank
- 1 Air tank - Ingersoll/Rand T30
- 1 ASME hot water storage tank - 525 gallon capacity
- 1 Bock hot water storage tank - 30 gallon capacity
- 1 Campbell Hausfeld Compressor - portable 3.5 HP
- 1 Lockinvar Boiler for hot water
- 2 Steam Kettles
- 1 PM45 Water Heater
- 2 Vollrath Steam Tables
- 1 Metro Heater/Warmer

7) Montrose Elementary School

- 2 Steam Kettles
- 1 Hatco Booster Heaters
- 2 Kewanee Type R hot water boiler - 38 HP
- 1 Devilbliss air compressor - 20 gallon portable-Sears
- 1 A.C.P. air compressor - certified by Manchester

8) Warehouse

Has no objects

9) Temporary Buildings

All with single burner propane furnaces

10) District Maintenance/Transportation Facility

No pressurized objects owned by the District.

**H. Comprehensive General Liability Insurance**

## 1) General Coverage

\$1,000,000.00 combined single limit, bodily injury, property damage, premises operation.

	<u>2003-2004</u>
Buffalo High School	1,624 students
Buffalo Community Middle School	1,220 students
Parkside Elementary	720 students
Tatanka Elementary	680 students
Hanover Elementary School	485 students
Montrose Elementary School	271 students
Discovery Learning Center	147 students
Phoenix Learning Center	<u>26 students</u>
<b>Total Students</b>	<b>5,173</b>

Vacant land and other real estate

Stadium and bleachers - Admissions \$20,000.00

Seating capacity - 2000

There is a swimming pool located at the Buffalo Community Middle School. The school buildings are used at night for Community Education classes and North Hennepin Community College. Each elementary school has a playground.

2) Corporal Punishment and Teachers Liability  
Teachers - not otherwise certified

Total teachers fall 2003 - FTE 318.04  
Personal injury A, B, and C. No participation

## 3) Stores - Concession stand (not restaurant) no hawking or peddling - selling beverages or food for consumption.

## 4) Product Liability - food prepared and served at all locations. Lunch program receipts \$2,500,000 per year.

## 5) Voluntary Compensation Endorsement - same as single limit.

## 6) Incidental malpractice coverage

2 registered nurses – SIC code 80998  
10 nurses aides – SIC code 8099  
6 school social workers  
3 psychologists  
1 special education director

- 7) Independent contractors endorsement
- 8) Public schools endorsement to include all employees and board members.
- 9) Governmental functions endorsement: should any official, agent, employee or other authorized person merely because of their official connection with Independent School District 877 be named in any action or legal proceedings resulting from a claim for bodily injury and/or property damage, the insurance company shall assume like responsibility to the extent of their liability as such officer, agent, employee or authorized person.
- 10) Waiver of immunity endorsement to be included.  
  
(Certificate of Comprehensive General Liability, Automobile Liability, Workers Compensation and Employees Liability should be received from any contractor who is working on excavations, roofs, etc.)
- 11) Employee benefits liability endorsement, \$1,000,000 limit, aggregate.
- 12) Medical coverage \$5,000 each person, \$250,000 each accident.

**I. Umbrella Liability Insurance:**

- 1) Basic coverage
  - a) \$5,000,000.00 per occurrence and aggregate
  - b) Self insured retention - \$10,000.00
  - c) Defense coverage outside policy limits.
  - d) All employees, volunteer workers and appointed or elected officials to be included as insured while acting on behalf of the named insured.
  - e) Waiver of immunity endorsement to be included
  - f) Prefer "Pay-on-Behalf of" form
  - g) Umbrella excess liability policy to not include any exclusion not noted in general liability policy; example, athletic participants. List exclusions, if any, on separate list labeled: "Liability Exclusions".

**I.a. Alternate:**

\$10,000,000 per occurrence and aggregate

**J. Automobile**

- 1) Basic Coverage required:
  - a) Limit of liability:  
\$1,000,000.00 single limit per occurrence
  - b) Uninsured and underinsured motorist insurance endorsement limits:  
\$1,000,000.00 single limit per occurrence
  - c) Coverage required for all owned, hired and non-owned autos anywhere in the U.S.A. Estimated total cost of hire - \$2,500,000.00. Non-owned vehicles Class I - 165 individuals reimbursed for auto use. Class II - 320 all others. The bus contractor carries \$10,000,000 million coverage listing the district as additional insured. The contractor does all the hiring and required investigation for drug testing, licensing, criminal charges, etc.
  - d) Coverage to include volunteers acting or deemed to be acting on behalf of the school district.
  - e) Eliminate "fellow employee" exclusion.
  - f) All physical damage coverage to be ACV comprehensive basis.
  - g) Personal injury protection endorsement, no deductible.
  - h) Waiver of immunity endorsement to be included.
  - i) \$500.00 deductible collision/comprehensive.
  - j) Automatic coverage on all vehicles.
  - k) Vehicle owned or leased by public bodies.
- 2) Alternate
  - a) \$1,000.00 deductible collision/comprehensive



## 3) Owned Vehicles:

a)	2003 Ford Taurus	1FAFP55263G167154
b)	2003 Ford Contour	1FAFP55283G167236
c)	2003 Ford Taurus	1FAFP55253A168301
d)	2003 Ford Econoline Wagon (Van)	1FBNE31L83HB35688
e)	2001 Dodge Ram Van	2B7HB11X61K528074
f)	2001 Dodge Ram 1500 ½ Ton	3B7HC13Y21G808932
g)	2000 Dodge 2500 Maxi	2B7HB11YXYK167354
h)	2000 Ford 350 4x2	1FDWE35L3YHA85831
i)	1999 Dodge Van	2B7HB11X5XK580336
j)	1998 Dodge 1500/ 1/2 Ton	1B7HC16X5WS755565
k)	1996 Dodge Van	2B7HB21Y6TK177741
l)	1996 Dodge Ram Van	2B7HB11XXTK184249
m)	1995 Ford Econo 8 Passenger	1FBHE31HXSHB41516
n)	1993 Ford Van	1FTDE14Y2PH1329507
o)	1992 Ford F150 Pickup	1FTDF15Y2NLA46732

## Trailers:

p)	1999 Jerr Tr	4BXUL1013XS007741
q)	1998 Cargo Trailer (6x10)	4PL500DI2W1011169
r)	1996 Feat Band Trailer	4FGL24205TA542585
s)	1995 Packer Cargo Trailer	1K9UP1019SE119122
t)	1992 Columbus Trailer	COLMFGDIVPEC
u)	1988 Columbus Trailer	COLMFGDIVPEC 14011
v)	1974 Small Blk Utility Trailer	Homemade

Vehicles are stored at employee's homes, off the street, or near school buildings.

## 4) Each summer, additional cars are rented. These are housed off street at Driver's Education instructors' homes or rented facilities.

**K. Errors and Omission/School Board Legal Liability**

To pay on behalf of the Plan Participant all sums which the Plan Participant shall become legally obligated to pay as damages resulting from any claim or claims made against the Plan Participant and reported to the Plan during the Agreement Period stated for any Wrongful Act of the Plan Participant or of any other person for whose actions the Plan Participant is legally responsible.

Legal costs and related expense included prior acts, reported acts, reporting endorsements and former persons endorsements required.

Defense of non-pecuniary claims to be included.

Policy maximum limit for suits brought by one insured against another insured.

Limit of coverage - \$5,000,000.00

Deductible - \$10,000.00

Number of Board members:	7
Administrators:	19 F.T.E.
Teachers & Tutors	318 F.T.E.
Food Service	
Custodians	
Clerical	
Other employees	209 F.T.E.

Fund balance, all operating funds, June 30, 2003 - \$4,930,148. The policy shall include coverage for prior acts sometimes referred to as intent policy.

**A specimen policy must be included with bid. This will be reviewed by the district's attorney to get the best coverage.**

**Ka. Alternate:**

\$5,000.00 deductible

**L. Employee Practices Liability Law Policy**

\$10,000 deductible

Please provide specimen policy here too.

**M. Builders Risk**

A Builders Risk "All Risk" insurance upon the entire project in an amount equal to one hundred percent (100%) of the estimated completed value of the project. This insurance shall include as named insured, Owner, Architect and the Contractor and shall insure against loss from the perils of Fire and Extended Coverage, and shall include "Comprehensive" insurance for physical loss or damage including, without duplication of coverage, at least theft, vandalism, malicious mischief, transit and off-

site storage of materials. The Owner will increase limits of coverage, if necessary, to reflect any increases in the estimated completed value of the project. The Owner

Date: December 2003  
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**Builders Risk Continued.**

will be responsible for any co-insurance penalties or deductibles with the exception that the contractor is responsible for the first \$5,000 portion of the deductible for each claim. If the Project involves an addition to, or is adjacent to an existing building, Architect and the Contractor shall be named as additional insureds under the Owner's Property insurance covering such building and its contents.

Property insurance shall be on an "all-risk" or equivalent policy form and shall include, without limitation, insurance against the perils of fire (with extended coverage) and physical loss or damage including, without duplication of coverage, theft, vandalism, malicious mischief, collapse, earthquake, flood, windstorm, falsework, testing and startup, temporary buildings and debris removal including demolition occasioned by enforcement of any applicable legal requirements, and shall cover reasonable compensation for Architect's owner and Contractor's services and expenses required as a result of such insured loss.

The Estimated Construction Projects Are:

a)	Montrose Elementary	\$1.8 Million
b)	Hanover Elementary	\$2.5 Million
c)	Buffalo Community Middle School	\$2.4 Million
d)	Buffalo High School	\$14 Million
e)	New Buffalo Elementary	<u>\$14.5 Million</u>
	<b>Total</b>	<b>\$35.2 Million</b>

**Independent School District 877  
Buffalo, Minnesota**

**Proposal For Insurance**

**Affidavit of Insurance Agent**

**2003 Insurance Bid**

STATE OF MINNESOTA  
COUNTY OF

\_\_\_\_\_ being duly sworn, upon oath, deposes and says that:

1. Affiant resides in \_\_\_\_\_.
2. Affiant is personally licensed by the State of Minnesota to sell all lines of insurance upon which affiant has submitted bids.
3. Affiant, with respect to all lines of insurance upon which a bid has been submitted, represents an insurance company licensed to do business in the State of Minnesota and which has an agent and a resident claims manager in the State of Minnesota.
4. Affiant has for the preceding one calendar year, received 50% or more of his/her income (other than through ownership of income property, stocks, bonds, annuities, bequests, pensions, or the like) from salary or commissions received for writing insurance other than life, accident or health or lines allied herewith.
5. Affiant makes this affidavit stating that the foregoing statements are true.

Signed: \_\_\_\_\_

Firm Name: \_\_\_\_\_

**Independent School District 877  
Buffalo, Minnesota**

**Affidavit of Noncollusion**

I hereby swear (of affirm) under the penalty of perjury:

1. That I am the bidder (if the bidder is an individual), a partner of the bidder (if the bidder is a partnership), or an office or an employee of the bidding corporation having authority to sign on its behalf (if the bidder is a corporation.)
2. That the attached bid or bids have been arrived at by the bidder independently and have been submitted without collusion with, and without any agreement, understanding or planned common course of action with, or other vendor of materials, supplies, equipment, or services described in the invitation to bid, designed to limit independent bidding or competition.
3. That the content of the bid or bids has not been communicated by the bidder or its employees or agents to any person not an employee or agent of the bidder or its surety on any bond furnished with the bid or bids, and will not be communicated to any such person prior to the official opening of the bid or bids.
4. That I have fully informed myself regarding the accuracy of the statements make in this affidavit.

Signed: \_\_\_\_\_

Firm Name: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.

\_\_\_\_\_ Notary Public

\_\_\_\_\_ County, Minnesota

My commission expires \_\_\_\_\_, 200\_\_.

**Proposal For Insurance**

TO: Board of Education  
Independent School District 877  
Buffalo, MN 55313

Gentleman:

The undersigned, propose to furnish insurance in accordance with the specifications as shown on the attached proposal form.

Each bid is accompanied by a copy of the policy upon which the quotation is based, including all forms and endorsements which we proposed to supply on the actual policy. It is understood and agreed that the Board of Education of Independent School District 877 reserves the right to accept or reject any or all bids or proposals, or parts of such bids, and waive informalities or irregularities in bids or proposals received.

In accordance with the Instruction to Bidders, we are supplying with the bid, a bid bond (\_\_\_\_\_), cashier's check (\_\_\_\_\_), or certified check (\_\_\_\_\_) in the amount of \$\_\_\_\_\_, the same being subject to forfeiture in the event of default.

Agency Submitting This Bid: \_\_\_\_\_

\_\_\_\_\_  
Address City State Zip Code

Company Or Companies Involved In The Bid \_\_\_\_\_

\_\_\_\_\_

Signature of Agent: \_\_\_\_\_

Date: \_\_\_\_\_

**Bid Proposal  
for  
Independent School District 877  
Buffalo, Minnesota**

Per conditions and specifications dated: December 2003

	PREMIUM	DIVIDEND	NET COST
A. Real and Personal Property Insurance (page 5 & 9)	_____	_____	_____
Company_____			
B. Alternate Bids to A above:			
1) \$5,000.00 deductible (page 9)	_____	_____	_____
2) \$2,500.00 deductible (page 9)	_____	_____	_____
3) Building Ordinance Coverage (page 9)	_____	_____	_____
C. Blanket - All Risk Inland Marine no deductible (page 9)	_____	_____	_____
D. Alternates to C above			
1) \$1,000.00 deductible (page 9)	_____	_____	_____
2) \$500.00 deductible (page 9)	_____	_____	_____
E. Public School System Employees Blanket Bond (page 9)	_____	_____	_____
F. Broad Form Money & Securities (page 10)	_____	_____	_____
Company_____			

**Bid Proposal Continued**

	<u>PREMIUM</u>	<u>DIVIDEND</u>	<u>NET COST</u>
G. Boiler and Machinery (page 10-11-12) Company _____	_____	_____	_____
H. Comprehensive General Liability Insurance (page 12-13)			
1) General Coverage	_____	_____	_____
2) Corporal Punishment and Teacher Liability	_____	_____	_____
3) Stores	_____	_____	_____
4) Product Liability	_____	_____	_____
5) Voluntary Compensation Endorsement	_____	_____	_____
6) Incidental Malpractice Endorsement	_____	_____	_____
7) Vehicle Owned or Leased by Public Bodies	_____	_____	_____
8) Completed Operation Endorsement	_____	_____	_____
9) Independent Contractor Endorsement	_____	_____	_____
10) Public School Endorsement	_____	_____	_____
11) Governmental Function Endorsement	_____	_____	_____
12) Waiver of Immunity Endorsement	_____	_____	_____
13) Employee Benefit Endorsement	_____	_____	_____
14) Medical Coverage Company _____	_____	_____	_____



**Bid Proposal Continued**

	<u>PREMIUM</u>	<u>DIVIDEND</u>	<u>NET COST</u>
I. Umbrella Liability Insurance \$5,000,000 umbrella (page 14)	_____	_____	_____
la. Umbrella Liability Insurance \$10,000,000 umbrella (page 14)	_____	_____	_____
J. Automobile			
1) Basic Coverage (page 14-15)	_____	_____	_____
2) Alternatives			
a) \$100 deductible	_____	_____	_____
b) \$1,000 deductible	_____	_____	_____
K. Errors and Omissions (page 16)	_____	_____	_____
General Coverage	_____	_____	_____
a) Alternate \$10,000 deductible (page 17)	_____	_____	_____
b) Alternate \$5,000 deductible (page 17)	_____	_____	_____
L. Employee Practices Policy (page 17)	_____	_____	_____
M. Total Package Premium	_____	_____	_____

The total of A, C, E, F, G, H, I, J, K and L are: \_\_\_\_\_

Discount, if any: \_\_\_\_\_

Balance: \_\_\_\_\_

Less estimated \_\_\_\_\_% dividend:\* \_\_\_\_\_

Net Bid: \_\_\_\_\_

\* Give details

**Bid Proposal Continued**

N. Builders Risk

\_\_\_\_\_

SIGNATURE:

\_\_\_\_\_

TITLE:

\_\_\_\_\_

AGENCY:

\_\_\_\_\_

DATE:

\_\_\_\_\_

**Present Policies:**

Property, All Risk Inland Marine, Blanket Bond, Open Stock, Errors and Omissions, Broad Form Money, Boiler and Machinery, Umbrella General Liability and Automobile:

MSBA Insurance Trust  
Berkley Administrators

**Boiler & Machinery Policy:**

Hartford Steam  
PO Box 61509  
King of Prussia, PA 19406