



ARMY CADET LEAGUE OF CANADA NATIONAL

REQUEST FOR PROPOSAL

Insurance Selection

Proposals due by January 29, 2021, at 5:00pm EDT
For the policy year August 1, 2021 - July 31, 2022

Insurance Committee
executivedirector@armycadetleague.ca

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1 Introduction

1.1 About The Army Cadet League of Canada

The Army Cadet League of Canada - La Ligue des cadets de l'Armée du Canada - is a federally incorporated not-for-profit corporation and registered charity. It is the head body of the national organization, structured using a federated organizational model, with 13 provincial/territorial affiliated Branches and over 400 local Support Committees (the "League"). There are an estimated 3,000 members and volunteers who all work in support of the mission, purposes and objectives of the League.

The League was founded in 1971. Today, the League is the civilian supervisory sponsor of the Royal Canadian Army Cadet Program (the "RCAC Program"), which has the aim of fostering the attributes of leadership and citizenship in youth between the ages of 12-18, while also promoting interest in the Canadian Armed Forces ("CAF").

While the Department of National Defense ("DND") is responsible for administering and providing all training for the RCAC Program, the League ensures financial, facilities, and transportation support where these are not provided by the DND. To be clear, the League does not lead the RCAC Program's activities nor cadet participants; cadets remain under the leadership and supervision of DND during RCAC Program activities. DND remains fully responsible for providing instructors and delivering training.

1.2 Purpose

The League is in the process of selecting an Insurance Brokerage Firm to provide insurance, claims and potential risk management services in the areas described in section 3 and 4 of this RFP.

The successful proponent will provide services to and arrange insurance for the League for the upcoming policy term, from August 1st 2021, until July 31st, 2022. Based on satisfactory performance and service, subsequent renewals may be granted at the discretion of the Board.

This Request for Proposal states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

1.3 League Point-of-Contact and Submission Instructions

All questions and proposal submissions should be directed to: Robert Gill, Executive Director, 613-429-4884, executivedirector@armycadetleague.ca

Proposals must be submitted via email to Robert Gill by 5:00pm EDT on January 29, 2021. Fax or physical submissions will not be accepted.

The Proposals must be approved by an official authorized to bind the Broker and Insurer(s) and will provide the name(s), title(s), email address, and telephone number of the individual(s) to be contacted during the evaluation process.

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this Request for Proposal, it must notify the League immediately in writing. Any revision to this RFP will be issued as an addendum to all proponents.

1.4 Process Timeline

The following schedule is provided for planning purposes only. The League may alter this schedule at any time and accepts no responsibility for adherence to this schedule:

- a. Issue of Request for Proposal - November 26th, 2020
- b. Due Date for Submission of Proposal - 5:00pm EDT on January 29th, 2021
- c. Evaluation of RFP and clarification of Proposal Responses - Up to February 28th, 2021
- d. Recommendation to the Board by March 15th, 2021
- e. RFP Awarded - Annual Board Meeting of April 23rd, 2020

The League reserves the right to alter the date of the proposal or to cancel this proposal without any penalty or cost to the League.

2 Qualifying Requirements

This request for proposal is to contract with a full service brokerage firm, which will support the League's Insurance, Claims and Risk Management Program.

These services at a minimum must include insurance policy placement, administrative support, claim support services, and analysis and recommendations to reduce risk exposure. The League works closely with its insurance broker and communication may need to occur on a frequent basis. All costs associated with this arrangement are the responsibility of the proponent and therefore must be included in the proposal pricing submission.

To qualify for consideration, the brokerage team must have the ability to undertake, at a minimum, the following functions:

1. Negotiation and placement of insurance contracts, specific to meet the League's requirements, with the broadest available terms and conditions at premiums commensurate with the state of the insurance market.
2. Placement of coverage with financially stable insurers, licensed to transact business in the Province of Ontario, for coverage across Canada.
3. Production of timely and accurate insurance documentation (policies, binders, certificates, etc.).
4. Provision of timely and relevant information on the status of the insurance market including available coverages, terms, conditions, and pricing.
5. Production and maintenance of accurate and up to date insurance summaries for each insurance policy.
6. Production of loss claims data reports.
7. Production of a detailed breakdown of the annual premium by province and territory for the various classes of insurance (budget and final billing). Applicable PST, GST/HST and other taxes must be separately indicated alongside the proposal premium.
8. Attendance by Account Executive and/or other personnel as required at various insurance and risk management meetings.

9. Assistance as and when required in:
 - a. The establishment and review of internal risk management procedures, guidelines, and systems;
 - b. The preparation and review of various contracts and agreements; and
 - c. Conducting risk identification, evaluation, and retention exercises.
10. Preparation and delivery, at least sixty (60) days prior to renewal of policies, of a report including:
 - a. A detailed claims schedule including reserves of outstanding claims;
 - b. The renewal premium with details and explanations for any changes in pricing, coverage, terms and conditions;
 - c. Proposed renewal strategy and any recommended changes to policies, terms and conditions; and
 - d. Details regarding any changes to policies, terms and conditions imposed by the insurer.
11. Provision of safety and loss control services including:
 - a. Inspection of all facilities by qualified personnel as required by the League;
 - b. Conducting loss control and risk management seminars;
 - c. Preparing loss prevention guidelines and circulars; and
 - d. Establishing and reviewing other safety procedures as and when required.

3 Proposal Requirements

Please include the items detailed in the following sections; please be concise.

3.1 General Questions

The League requires the following information about your company to assist in the review of your proposal. Please respond to the following items: you may enclose any supporting documentation you find necessary.

1. Please provide the following items:
 - a. A brief overview of your company, including how long you have been conducting business in Ontario.
2. Please speak to your ability to provide brokerage services remotely, and/or your ability to provide services to the League in Ottawa.
3. Are you able to provide certificates of insurance online? Please speak to this process.
4. Are you aware of any anticipated changes in your company which may have a material impact on your ability to meet the Qualifying Requirements specified in this RFP?
5. What experience/expertise does your company have in servicing clients in the not-for-profit, charity, volunteer and/or youth programming sectors?
6. Please provide the name, title and telephone number of three (3) persons who can be contacted as a reference for your company's services.
7. How many people and who would be assigned to and/or responsible for the League's account? Where would they be located?
8. Outline the qualifications and experience of the person(s) responsible for the League's account.

9. What assistance or processes is your company able to provide for the assessment of insurable values and updating of all property values?
10. Please provide an assessment of the current insurance market conditions. What changes does your company expect in the market in both the short and long term?

3.2 Coverage Specifications

Proposals shall include quotes and policy wordings, including endorsements, for the coverage requirements which are outlined in:

- Appendix A: Summary of Coverage, including Limits and Deductibles
- Appendix B: Schedule of Contents Insurance
- Appendix C: Insurance Program Overview

A summary of proposed coverage should be included, identifying all limits, sub-limits, and deductibles that apply. **Proponents may include quotes on different limits of coverage and/or different deductible options for the various classes of insurance. The additional premium or savings resulting from these should be clearly identified, with your reasoning for the change.**

Please note the following requirements:

- a. **Subscription Identification:** If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations.
- b. **Assignment/Transfer:** The successful proponent will not assign or transfer any portion of the proposal submitted and subsequently accepted without receiving prior approval to do so by the League.
- c. **Coverages:** At any time of this Agreement the League reserves the right to increase coverage for insurance purposes, or to add additional items to the respective policies or to increase or decrease deductibles, all of which may be subject to increases/decreases to premium costs.

3.3 Risk Management Services

The League is potentially interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (e.g. virtual seminars and training) that you have provided to your similar clients within Canada, of a similar scope of operations as the League within the last five (5) years. Information should be included in your proposal regarding any advisory services that are included in the premium, and those which are provided on a fee for service basis.

3.4 Claims Management Services

Please describe in detail how claims for the League will be handled. Provide an overview of the Claims Management Program that your organization would use. Outline the claim/incident reporting procedure(s) that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, investigation, and settlements.

3.5 Added Value Service

Proponents are encouraged to include any innovative enhancements/recommendations which in their opinion would improve the League's Insurance, Claims and Risk Management Programs. Please provide such recommendations on a separate, clearly titled document.

3.6 Premium Breakdown

The proponent must provide a detailed breakdown of the annual premium by province and territory for the various classes of insurance (budget and final billing). Applicable PST, GST/HST and other taxes must be separately indicated and included in the proposal premium.

3.7 Renewal Premium Quotations

The League is requesting that annual renewal premiums will be provided no later than sixty (60) days prior to expiry of premiums. Please specifically address your ability to fulfill this.

3.8 Cancellation

The League is requesting that all insurance policies shall require ninety (90) days written notice of cancellation by the insurer, unless otherwise agreed by the insured in writing. Please specifically address this in your proposal.

4 General Terms

This section sets out the General Terms and Conditions of this RFP.

4.1 Proposal Submissions

The League may, at its sole discretion, refuse to consider any proposals or modifications to proposals which are submitted after the deadline.

All proposals shall become the property of the League following their submission

It is the responsibility of each proponent to submit all required documents as outlined in this Request for Proposal.

4.2 Modified Proposals

The League reserves the right to enter into negotiations with the selected proponent to arrive at a mutually satisfactory arrangement with respect to any terms or modifications to the proposal.

4.3 Conflict of Interest.

Proponents must disclose to the League in their Proposal any potential conflict of interest, including any which may involve League employees, Council members or members or employees of League agencies, boards or committee who may have a financial interest in a Proponent. If such conflict of interest does exist the League may, at its discretion, refuse to consider the Proposal.

4.4 Non-Collusion

A proponent shall not discuss or communicate, directly or indirectly, with any other Proponent or their agent or representative about the preparation of their Proposals. Each Proponent shall attest that its participation in the RFP process is conducted without collusion or fraud. If the League discovers there has been a breach of this requirement at any time, the League reserves the right to disqualify the Proposal or to terminate any ensuing Agreement.

4.5 Proposal Costs

The League is not liable for any costs incurred by Brokers or Insurers in preparing responses to this RFP or for any work performed prior to official appointment by the League.

4.6 Evaluation of Proposals

Each response to this Request for Proposal will be evaluated by the League to determine the degree to which it responds to the requirements as set out. Other factors in addition to price will be considered when submissions are evaluated. Criteria to be considered will include, but not necessarily be limited to:

1. Product
 - a. Meeting RFP Specifications
 - b. Scope of Coverage
 - c. Enhancements
2. Services
 - a. Insurance Administration
 - b. Risk Management
 - c. Claims Management
3. Qualifications
 - a. Proponent Experience
 - b. Team Expertise
 - c. Financial Stability of Insurers
 - d. References
4. Price
 - a. Annual Cost
 - b. Added Value

4.7 Rejection of Proposals

This Request for Proposal should not be construed as an agreement to purchase goods or services. The League reserves the right to reject any and/or all proposals received. The League is not under any obligation to award a contract, and reserves the right to terminate the Request for Proposal at any time for any reasons, and to withdraw from discussions with

all or any of the proponents who have responded. The receipt and opening of a proposal does not constitute acceptance of any proposal. Lowest-price proposal will not necessarily be accepted.

4.8 Confidentiality

The League and the proponent agree that the content of each response to this Request for Proposal will be held in the strictest confidence, and details of any response will not be discussed with any other party.

4.9 Reservation Right

Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal has been submitted in writing to the League, nor shall proponents have the right to withdraw a proposal once it has been submitted. The lowest or any proposal will not necessarily be accepted.

4.10 Governing Law

Any contract resulting from this Request for Proposal shall be governed by and interpreted in accordance with the laws of the Province of Ontario.

Appendix A: Summary of Coverage, Including Limits and Deductibles

Description	Limits	Deductible
Commercial General Liability		
Bodily Injury and Property Damage	5,000,000	2,500
Products/Completed Operations	5,000,000	2,500
Personal Injury and Advertising Injury Liability	5,000,000	2,500
Tenants' Legal Liability	5,000,000	2,500
General Aggregate	15,000,000	2,500
Non-owned Automobile	5,000,000	2,500
<ul style="list-style-type: none"> Legal liability for damage to hired automobile 	50,000	2,500
Employee Benefits Liability	1,000,000	2,500
Medical Payment		
<ul style="list-style-type: none"> Any one person 	25,000	2,500
<ul style="list-style-type: none"> Any one occurrence 	100,000	2,500
Abuse	1,000,000	2,500
Additional comments:		
<ul style="list-style-type: none"> Based upon organizational population of approximately 17,000 - 20,000; due to Covid-19, future registrations may be materially lower Insured wording to state "The Army Cadet League of Canada, its affiliated Branches and Support Committees" On demand certificate issuance 		
Directors' & Officers' Liability		
Limits of liability		
<ul style="list-style-type: none"> D&O (Annual aggregate) 	10,000,000	15,000
<ul style="list-style-type: none"> EPL (Annual aggregate) 	10,000,000	15,000
<ul style="list-style-type: none"> Policy aggregate 	10,000,000	15,000
Insuring Agreements		
<ul style="list-style-type: none"> Non-Indemnifiable loss (Side A) 	Yes	NIL
<ul style="list-style-type: none"> Indemnifiable loss (Side B) 	Yes	15,000
<ul style="list-style-type: none"> Entity coverage (Side C) 	Yes	15,000
<ul style="list-style-type: none"> Employment Practices Liability (entity) 	Yes	15,000
Additional comments:		

<ul style="list-style-type: none"> • Past, Present, Future and assumed directors (governors) and directors • Directors and officers of the corporation, its affiliated Branches and Support Committees • Spousal coverage • Cyber Coverage 		
Crime		
Limits of liability <ul style="list-style-type: none"> • Loss of Assets • Loss of Employee Benefit Plan Assets • Credit Card Forgery 	250,000 250,000 250,000	2,500 2,500 2,500
Definition of Employee: <ul style="list-style-type: none"> • Natural person in regular service of the Organization and in the ordinary course of their business whom they compensate and has the right to govern and direct including part-time, seasonal leased and temporary employee, intern or volunteer • Executive performing usual duties of an employee • Contractual Independent Contractor • Fiduciary, Trustee, Administrator of a sponsored plan • Employee on military services leave 		
Umbrella Liability		
Limits of Liability <ul style="list-style-type: none"> • Per Occurrence - Bodily Injury and Property Damage • Annual aggregate - Products and Completed Operations 	5,000,000 5,000,000	10,000 10,000
Property (Head Office)		
Limits of Liability <ul style="list-style-type: none"> • 1505 Laperriere, Suite 201, Ottawa (Contents) • 1200 Markham Rd, Suite 527, Toronto, ON (Contents) 	175,000 22,000	
Sublimits (Building and / or Contents) <ul style="list-style-type: none"> • Section 1 - Blanket Extensions • Section 2 - Blanket Extensions 	1,000,000 250,000	
Deductibles <ul style="list-style-type: none"> • Earthquake 5% of loss subject to minimum • Flood • Sewer Backup <ul style="list-style-type: none"> ○ Location 1 ○ Location 2 • All other losses 		100,000 25,000 5,000 2,500 1,000

Property (Contents) - See Appendix B for Insured Corps		
Limits of Liability <ul style="list-style-type: none"> • Contents of Every Description 	6,735,000	
Deductibles - per location <ul style="list-style-type: none"> • Earthquake • Flood • Sewer backup • Water backup • Theft of laptops • All other insured perils 		50,000 25,000 5,000 5,000 1,000 1,000
Cyber		
<ul style="list-style-type: none"> • We are interested to hear your opinion of what cyber coverage would be appropriate 		

Appendix B: Schedule of Contents Insurance

Attached as a separate excel file is the schedule of insured Corps requiring contents insurance and their respective limits.

Appendix C: Insurance Program Overview

Attached Separately:

See document: “RFP - Appendix C - League Insurance Program Overview”