



FLORIDA DEPARTMENT OF MANAGEMENT SERVICES

state purchasing

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The State of Florida

Department of Management Services

Invitation to Bid

ITB No: 2-84131600-W

**Accidental Death and Dismemberment Statutory
Death Benefits (AD&D)**

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1 Introduction

1.1 Bid

The State of Florida, Department of Management Services, Division of State Purchasing (Department) is issuing an Invitation to Bid (ITB) No: 2-84131600-W for AD&D Insurance, pursuant to section 287.022, Florida Statutes. This solicitation will be administered using the MyFloridaMarketPlace (MFMP) Sourcing Application and the Vendor Bid System (VBS). The VBS will serve as the official system of record.

Information about submitting a bid can be found in the Section for Instructions to Bidders.

1.2 Solicitation Objective

The intent of this solicitation is to obtain the most cost effective multi-year AD&D Insurance Policy for the Named Insured while maximizing the quality and level of service in Policy administration.

Over the past five years, the Named Insured has paid a total average premium of approximately \$112,267.22 annually. Estimated spend is for informational purposes only and must not be construed as representing actual, guaranteed, or minimum spend under any new contract. The Named Insured includes state agencies and eligible users as defined by Rule 60A-1.001(2)(h), F.A.C.

The Department intends to make a single statewide award. However, the Department reserves the right to award to more than one responsive and responsible Vendor or to reject all bids, as determined to be in the best interest of the State.

1.3 Definitions

Definitions contained in section 287.012, Florida Statutes, Rule 60A-1.001, Florida Administrative Code, and Form PUR 1001, are incorporated by reference.

1.3.1 Bidder – A Broker who submits a bid to this ITB.

1.3.2 Broker – An insurance intermediary in good standing with the State of Florida that holds current and valid Florida resident or nonresident insurance license(s) in the appropriate line of business described in this ITB.

1.3.3 Claim - A demand for recovery for loss or damages resulting from a covered cause of loss.

1.3.4 Confidential Information - Any portion of a company's documents, data, or records relating to its bid that the Broker claims is confidential and not subject to disclosure pursuant to Chapter 119, Florida Statutes, the Florida Constitution, or other applicable authority, and that is clearly marked "Confidential".

1.3.5 Contract - The written agreement resulting from this ITB.

1.3.6 Contractor - The Broker that has been awarded the Contract.

1.3.7 Covered Category (Code) – The classification of duties for each type of Covered Personnel, to be used for underwriting purposes only.

1.3.8 Covered Personnel - All state law enforcement officers including: correctional officers, correctional probation officers, firefighters, Florida Highway Patrol auxiliary officers, state attorney

investigators, public defender investigators, members of bomb disposal units, full-time officers or employees of the State certified pursuant to Chapter 943, Florida Statutes, whose duties require serving processes or attending to the terms of circuit or county court as bailiffs, and members of organized militias while in active military service of the State, as provided in sections 112.18, 112.181, 112.19, 112.191, 250.34, 321.24, and 943.10, Florida Statutes.

1.3.9 Customer - A state agency or eligible user, as described in the Statement of Work section, on whose behalf the Department procures insurance.

1.3.10 Death Benefits - The monetary sums payable to Covered Personnel and their beneficiaries, as stipulated in sections 112.18, 112.181, 112.19, 112.191 and 250.34, Florida Statutes.

1.3.11 Department - The Florida Department of Management Services

1.3.12 Disability Benefits - The monetary sums payable to Covered Personnel who are unable to perform all regular duties as a result of a covered injury.

1.3.13 Dismemberment Benefits - The monetary sums payable to Covered Personnel who are permanently disabled for their lifetimes, as described herein.

1.3.14 Injury - The accidental death, injury, disability, or dismemberment of Covered Personnel, as defined by Sections 112.18, 112.181, 112.19, 112.191, and 250.34, Florida Statutes

1.3.15 Insurance Policy or Policy - The contract for insurance that the Broker must provide to the Department on behalf of the Named Insured. The parties to the Insurance Policy will be the Department, the Named Insured, the Broker, and the Insurer.

1.3.16 Insurer or Underwriter - The insurance company selected by the Broker to provide insurance coverage.

1.3.17 Named Insured – Those entities listed in the Statement of Work section.

1.3.18 Policy Inception - The effective date of an Insurance Policy.

1.3.19 Premium - The amount of money the Named Insured pays the Broker or Insurer for the Insurance Policy.

1.3.20 State – The State of Florida.

1.3.21 State Purchasing - The division within the Department responsible for the procurement and administration of this ITB and the day-to-day administration of the Contract.

1.3.22 Temporary Total Disability – The accidental bodily injury that solely and directly prevents covered personnel from performing ones regular occupation.

1.3.23 Vendor - A Broker.

1.4 Contract Objective

The Department intends to award a single statewide contract pursuant to the criteria contained in the Basis for Award section. The Contract will be composed of the following: this solicitation,

Insurance General Contract Conditions, the successful Vendor's response and any additional documentation required by the Department.

1.5 Term

The initial term of the Contract will be one year beginning November 30, 2017, 12:01 a.m., and ending November 30, 2018, 12:01 a.m., with up to three additional annual Policy terms at the pricing specified in the bid and in accordance with the terms and conditions specified in the Contract.

1.6 Timeline of Events (Attachment A)

Bidders should become familiar with the Timeline of Events. The dates and times listed in the Timeline of Events are subject to change. It is the responsibility of the Bidder to check for changes. Changes to the Timeline of Events will be made through addenda to the solicitation and will be posted on the [Vendor Bid System](#).

BIDDERS MUST NOT RELY ON THE MYFLORIDAMARKETPLACE SOURCING APPLICATION'S TIME REMAINING CLOCK. THE OFFICIAL SOLICITATION CLOSING TIME AND RESPONSE DEADLINES ARE REFLECTED IN THE TIMELINE. The MyFloridaMarketPlace Sourcing Application's time remaining clock is not the official submission date and time deadline; it is intended only to approximate the solicitation closing and may require periodic adjustments.

It is strongly recommended that Bidders submit their bid as early as possible. Bidders should allow time to receive any requested assistance and to receive verification of the submittal; waiting until the last hour of the solicitation could impact the timely submittal of the bid.

1.7 Order of Precedence for Solicitation

Any conflict between this document and the attachments to this document will be resolved in the following order of priority (highest to lowest):

1. Addenda to Solicitation, in reverse order of issuance
2. Expiring Policy (Attachment C)
3. Statement of Work
4. Draft Contract (Attachment B)
5. This ITB and Attachments

1.8 Procurement Officer

The Procurement Officer is the sole point of contact from the date of release of this ITB until 72 hours after the intent to award is posted, pending no protests. If a notice of intent to protest is filed during this time period, the Procurement Officer will remain the sole point of contact until the protest is resolved.

Procurement Officer for this ITB is:

Stephanie Wyland, Associate Category Manager
Division of State Purchasing
Florida Department of Management Services
4050 Esplanade Way, Suite 360
Tallahassee, FL 32399-0950
Phone: (850) 488-1985
Email: Stephanie.Wyland@dms.myflorida.com

****** ALL EMAILS TO PROCUREMENT OFFICER SHOULD CONTAIN THE SOLICITATION NUMBER IN THE SUBJECT LINE OF THE EMAIL ******

1.9 Limitation on Contact with Government Personnel (section 287.057(23), Florida Statutes)

Respondents to this solicitation or persons acting on their behalf may not contact, between the release of the solicitation and the end of the 72-hour period following the agency posting the notice of intended award, excluding Saturdays, Sundays, and state holidays, any employee or officer of the executive or legislative branch concerning any aspect of this solicitation, except in writing to the procurement officer or as provided in the solicitation documents. Violation of this provision may be grounds for rejecting a response.

1.10 Special Accommodations

Any person requiring a special accommodation due to a disability should contact the Department's ADA Coordinator at (850) 922-7535 at least five (5) workdays prior to the scheduled event. If you are hearing or speech impaired, please contact the ADA Coordinator by using the Florida Relay Service at (800) 955-8771 (TDD). The telephone numbers are supplied for notice purposes only.

1.11 ITB Process

The ITB is a method of competitively soliciting a commodity or contractual service authorized by section 287.057(1)(a), F.S. The Department posts an ITB on the VBS to initiate the process and also posts the ITB in the MFMP Sourcing Application.

Bidders may submit questions in writing via the Messages tab in the MFMP Sourcing Application by the date and time listed in the Timeline of Events. Bids must be submitted by the deadline listed in the Timeline of Events. The Department will open the bids in a public meeting. Once the Department has evaluated the bids, the Department will post a Notice of Intent to Award on the VBS.

1.11.1 Question Submission

The Department invites interested and registered Vendors to submit questions regarding the solicitation. Vendors who have 'Joined' the MFMP Sourcing event are able to submit questions using the MFMP Sourcing 'Messages' tab (referred to as the "Q&A Board" in PUR 1001). Questions can be submitted in MFMP Sourcing until the Question Submission Deadline listed in the Timeline of Events.

The following paragraph replaces Paragraph 5 of PUR 1001:

Questions must be submitted via the Q&A Board within MFMP Sourcing and must be RECEIVED NO LATER THAN the time and date reflected on the Timeline of Events. Questions will be answered in accordance with the Timeline of Events. All questions submitted will be published and answered in a manner that all respondents will be able to view. Respondents will not contact any other employee of the Buyer or the State for information with respect to this solicitation. Each respondent is responsible for monitoring the Vendor Bid System for new or changing information. The Buyer will not be bound by any verbal information or by any written information that is not contained in the solicitation documents or formally noticed and issued by the Buyer's contracting personnel. Questions to the Procurement Officer or to any Buyer personnel will not constitute formal protest of the specifications or of the solicitation, a process addressed in paragraph 20 of these Instructions.

BIDDERS ARE STRONGLY ENCOURAGED TO RAISE ANY QUESTIONS OR CONCERNS THEY MAY HAVE REGARDING THIS ITB, INCLUDING THE PROPOSED CONTRACT TERMS AND CONDITIONS, DURING THE OPEN QUESTION PERIOD.

1.11.2 Addenda to the ITB

The Department reserves the right to modify this solicitation by issuing addenda. Addenda may modify any aspect of this solicitation. Addenda issued will be posted on the VBS and within MFMP Sourcing. It is the Bidder's responsibility to check for any changes to a solicitation prior to submitting a bid.

1.11.3 Protest of Terms, Conditions, and Specifications

With respect to a protest of the terms, conditions, and specifications contained in this solicitation, including any provisions governing the methods for scoring bids, awarding contracts, or modifying or amending any contract, a notice of intent to protest shall be filed in writing within 72 hours after the posting of the solicitation. For purposes of this provision, the term "the ITB" includes this solicitation document, any addenda, response to written questions, clarification, or other document concerning the terms, conditions, and specifications of the solicitation.

1.11.4 Public Opening

Bids will be opened on the date and at the location indicated in the Timeline of Events. Bidders are not required to attend. The Department generally does not announce prices or release other materials at this public meeting, pursuant to s. 119.071(1)(b), F.S.

1.11.5 Electronic Posting of Notice of Intended Award

The Department will electronically post a Notice of Intended Award on the VBS for review by interested parties at the time and location specified in the Timeline of Events. The Notice of Intended Award will remain posted for a period of seventy-two (72) hours, not including weekends or State observed holidays. If the Notice of Award is delayed, in lieu of posting the Notice of Intended Award, the Department may post a notice of delay and a revised date for posting the Notice of Intended Award.

1.11.6 Protest of Notice of Intended Award

Any Bidder desiring to protest the Notice of Intended Award shall file any notice of protest and any subsequent formal written protest with the Agency Clerk, Department of Management Services, 4050 Esplanade Way, Tallahassee, FL 32399, within the time prescribed in section 120.57(3) Florida Statutes, and Chapter 28-110, Florida Administrative Code. Please copy the Procurement Officer on such filings. Failure to file a notice of protest and a formal protest within the time prescribed in section 120.57(3), Florida Statutes, shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

1.12 Firm Response

The following replaces Paragraph 14 of PUR 1001: The Department intends to award a Contract within sixty (60) days after the date of the bid opening, during which period responses will remain firm and may not be withdrawn. If award is not made within sixty (60) days, all responses will remain firm until either the Department awards the Contract or the Department receives from the Bidder written notice that the response is withdrawn. Bid responses that express a shorter duration may, in the Department's sole discretion, be accepted or rejected.

1.13 Modification or Withdrawal of Bid

Bidders are responsible for the content and accuracy of their bid. Bidders may modify or withdraw their bid at any time prior to the bid due date in accordance with the Timeline of Events.

1.14 Cost of Response Preparation & Independent Preparation

The costs related to the development and submission of a response to this ITB are the full responsibility of the Bidder and is not chargeable to the Department. A Bidder will not, directly or indirectly, collude, consult, communicate or agree with any other Vendor or Bidder as to any matter related to the response each is submitting. Additionally, a Bidder will not induce any other Bidder to modify, withdraw, submit or not submit a response.

1.15 Taxes

The State does not pay federal excise or sales taxes on purchases. The State will not pay any personal property taxes levied on the Broker or for any taxes levied on employees' wages. Any exceptions to this paragraph will be explicitly noted by the Department in the Contract.

1.16 Return of Bid Contents

Documentation provided to the Department as part of the ITB will not be returned to the Bidder unless withdrawn prior to the bid due date in accordance with the Timeline of Events.

1.17 Contract Formation

The Department may issue a Notice of Intended Award to successful Bidder(s); however, no Contract will be formed between a Bidder and the Department until the Department signs the Contract. The Department will not be liable for any work performed before the Contract is effective. Please refer to Attachment B, Draft Contract.

The Department intends to enter into a contract(s) with Bidder(s) pursuant to the Basis for Award section of this solicitation. No additional documents submitted by a Bidder will be incorporated in the Contract unless they are specifically identified, incorporated by reference, and approved by the Department. If any additional documents are submitted by the Bidder, the additional documents will not be considered for the Basis for Award; however, these documents remain subject to the Return of Bid Contents section.

1.18 Contract Transition

Upon Contract expiration or termination, the incumbent Broker will ensure a seamless transition of the Contract to any subsequent Broker(s), and will be responsible for coordinating the transfer of Contract-related records with any subsequent Broker(s) as necessary to transition the services of this Contract. The incumbent Broker and subsequent Broker(s) will assume all expenses relating to the transfer of records. The incumbent Broker will develop a detailed written transition plan and coordinate with any subsequent Broker(s) regarding a schedule for transfer of records. The transition plan must be submitted to and approved by the Department prior to the transfer of records to the subsequent Broker(s).

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2 Instructions to Bidders

This section contains instructions to Bidders on how to submit a bid. The instructions come in two parts: general instructions and special instructions.

2.1 General Instructions

PUR 1001, The General Instructions to Bidders, is incorporated by reference and provided via the link below:

<http://www.dms.myflorida.com/content/download/2934/11780/1001.pdf>

In the event any conflict exists between the Special Instructions and General Instructions to Bidders, the Special Instructions will prevail.

2.2 Special Instructions

2.2.1 MFMP Sourcing

In order to bid, Bidders must have a current vendor registration and be active for “Sourcing Events” within the link: [MFMP Vendor Information Portal](#).

2.2.2 MyFloridaMarketPlace Vendor Registration

To participate within MFMP Sourcing, a Bidder must be a registered vendor in the MFMP Vendor Information Portal (VIP). Registered Vendors should log into MFMP VIP to ensure solicitation information and commodity code registrations are correct and to ensure the option to participate in electronic solicitations in MFMP Sourcing is selected.

2.2.2.1 Vendors not currently Registered with MFMP VIP must:

- a) Create an account through the MFMP VIP.
The MFMP VIP can be accessed via this link: <https://vendor.myfloridamarketplace.com/>
- b) Within MFMP VIP, indicate on the Solicitations page that the wish to participate in electronic solicitations.
- c) Within MFMP VIP, in the Commodity Selections section, select the commodity codes for the goods and services that the Vendor would like to provide to the state. Vendors will not receive notifications for commodities codes that are not selected.

The Department strongly recommends Vendors set MS Internet Explorer browser to compatibility mode while using MFMP applications. More information regarding recommended internet browser settings can be found by clicking [here](#).

2.2.3 VBS and MFMP Sourcing notifications

VBS and MFMP Sourcing provide automated notifications to the vendor community, as a courtesy, based on commodity codes that are tied to a vendor’s registration in the MFMP VIP. Vendors with a commodity code that matches the commodity code of the MFMP Sourcing event will be able to ‘Join’ the MFMP Sourcing event. If a vendor does not have a matching commodity code, VBS and MFMP Sourcing will not provide a courtesy notification and the vendor will not be able to ‘Join’ the MFMP Sourcing event. Vendors have the ability to access and update their registration in VIP by adding commodity codes to their business profile. Changes made in MFMP VIP, including new registrations, may take 48 hours to take effect.

2.2.4 Joining the Sourcing Event

In order to 'Join' the MFMP Sourcing event vendors must:

- a) Have a current MFMP vendor registration in the MFMP Vendor Information Portal (VIP), and
- b) Select 'Yes' to participate in electronic sourcing events in MFMP Sourcing.

The MFMP Sourcing may be accessed using the following link:

<https://sourcing.myfloridamarketplace.com>

2.2.5 MFMP Sourcing Event Posting Phase

A solicitation formally begins when the Department posts a Notice in VBS and publishes an MFMP Sourcing event.

Solicitations conducted in MFMP Sourcing exist in the following statuses:

2.2.5.1 'Preview' Status

A solicitation is published as a 'Public Event' in MFMP Sourcing and is initially in 'Preview' status. When the solicitation is in 'Preview' status, Vendors can view and download all information related to the solicitation and pose questions to the Procurement Officer in the 'Messages' tab of the event. For more information on submitting a question in MFMP Sourcing refer to Question Submission section under the ITB process.

The solicitation remains in 'Preview' status until the 'Open' status begins.

2.2.5.2 'Open' Status

The solicitation enters 'Open' status on the date listed on the Timeline of Events. When a solicitation is in 'Open' status, all Vendors who accepted the 'Bidders Agreement' in MFMP Sourcing may submit bids until the Bid Due Date listed in Attachment A, Timeline of Events.

The solicitation remains in 'Open' status until the Bid Due Date and Time listed in the Timeline of Events.

2.2.5.3 'Pending Selection' Status

The solicitation enters 'Pending Selection' status on the date listed on the Timeline of Events. When a solicitation is in 'Pending Selection' status, vendors are no longer able to submit bids in accordance with Attachment A, Timeline of Events.

2.2.5.4 'Completed/Awarded' Status

The solicitation enters 'Completed/Awarded' status after the Notice of Intent to Award has been published to the Vendor Bid System, in accordance with the Timeline of Events. This status indicates the MFMP Sourcing event has been completed and the term 'Award' in MFMP Sourcing refers solely to system function.

2.2.6 MFMP Training

MFMP University offers vendor training materials on the Department's website at:

<http://www.dms.myflorida.com/mfmp/vendor/trainingmaterials>

Vendors may download the pdf documents for review.

[MFMP University](#) provides access to recorded online training on a variety of topics, including Vendor Registration and Selecting Commodity Codes.

Also, please review the following file, which provides assistance with responding to MFMP Sourcing events:

http://www.dms.myflorida.com/media/purchasing/mfmp_files/buyers/state_purchasing_vendor_pre_bid_deck_2016

2.2.7 MFMP Assistance

Vendors that need assistance using MFMP may contact the MFMP Customer Service Desk at VendorHelp@myfloridamarketplace.com or (866) 352-3776, Monday through Friday, from 8 a.m. to 6 p.m.

2.2.8 Respondent's Representation and Authorization

Section 9 of the PUR 1001 is removed and replaced as follows:

9. Respondent's Representation and Authorization

In submitting a response, each respondent understands, represents, and acknowledges the following:

- The respondent is not currently under suspension or debarment by the State or any other governmental authority.
- To the best of the knowledge of the person signing the response, the respondent, its affiliates, subsidiaries, directors, officers, and employees are not currently under investigation by any governmental authority and have not in the last ten (10) years been convicted or found liable for any act prohibited by law in any jurisdiction, involving conspiracy or collusion with respect to bidding on any public contract.
- Respondent currently has no delinquent obligations to the State, including a claim by the State for liquidated damages under any other contract.
- The submission is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive response.
- The prices and amounts have been arrived at independently and without consultation, communication, or agreement with any other respondent or potential respondent; neither the prices nor amounts, actual or approximate, have been disclosed to any respondent or potential respondent, and they will not be disclosed before the solicitation opening.
- The respondent has fully informed the Buyer in writing of all convictions of the firm, its affiliates (as defined in section 287.133(1)(a) of the Florida Statutes), and all directors, officers, and employees of the firm and its affiliates for violation of state or federal antitrust laws with respect to a public contract for violation of any state or federal law involving fraud, bribery, collusion, conspiracy or material misrepresentation with respect to a public contract. This includes disclosure of the names of current employees who were convicted of contract crimes while in the employ of another company.
- Neither the respondent nor any person associated with it in the capacity of owner, partner, director, officer, principal, investigator, project director, manager, auditor, or position involving the administration of federal funds:

- Has within the preceding three years been convicted of or had a civil judgment rendered against them or is presently indicted for or otherwise criminally or civilly charged for: commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local government transaction or public contract; violation of federal or state antitrust statutes; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; or
 - Has within a three-year period preceding this certification had one or more federal, state, or local government contracts terminated for cause or default.
- The product offered by the respondent will conform to the specifications without exception.
 - The respondent has read and understands the Contract terms and conditions, and the submission is made in conformance with those terms and conditions.
 - If an award is made to the respondent, the respondent agrees that it intends to be legally bound to the Contract that is formed with the State.
 - The respondent has made a diligent inquiry of its employees and agents responsible for preparing, approving, or submitting the response, and has been advised by each of them that he or she has not participated in any communication, consultation, discussion, agreement, collusion, act or other conduct inconsistent with any of the statements and representations made in the response.
 - The respondent shall indemnify, defend, and hold harmless the Buyer and its employees against any cost, damage, or expense which may be incurred or be caused by any error in the respondent's preparation of its bid.
 - All information provided by, and representations made by, the respondent are material and important and will be relied upon by the Buyer in awarding the Contract. Any misstatement shall be treated as fraudulent concealment from the Buyer of the true facts relating to submission of the bid. A misrepresentation shall be punishable under law, including, but not limited to, Chapter 817 of the Florida Statutes.

2.2.9 Who May Respond

Fully capable Insurance Brokers, who are in good standing with the State of Florida, that meet the qualifications in the scope of work, and possess the financial capability, experience, and personnel resources to provide products and services of the scope and breadth described in this ITB may respond. Bidders must hold all licenses and certifications required to provide the services sought in this ITB, and must be in good standing with State insurance regulatory bodies.

2.2.10 Commitment to Diversity in Government Contracting

The State of Florida is committed to supporting its diverse business industry and population through ensuring participation by woman-, veteran-, and minority-owned business enterprises in the economic life of the State. The State of Florida Mentor Protégé Program connects certified business enterprises with private corporations for business development mentoring. We strongly encourage firms doing business with the State of Florida to consider participating in this initiative. For more information on the Mentor Protégé Program, please contact the Office of Supplier Diversity at (850) 487-0915 or osdinfo@dms.myflorida.com.

The Department supports diversity in its Procurement Program and requests that all subcontracting opportunities afforded by this solicitation enthusiastically embrace diversity. The award of subcontracts should reflect the vast array of citizens in the State of Florida. The Bidder can contact the Office of Supplier Diversity at (850) 487-0915 for information on certified business enterprises that may be considered for subcontracting opportunities.

2.2.11 Mandatory Requirements or Conditions

The State has established certain requirements with respect to responses submitted to competitive solicitations. The use of “shall”, “must”, or “will” (except to indicate futurity) in this solicitation, indicates a requirement or condition that is mandatory. A deviation from a mandatory requirement or condition is material if, in the State’s sole discretion, the deficient response is not in substantial accord with the solicitation requirements, provides an advantage to one Bidder over another, or has a potentially significant effect on the quality of the response or on the cost to the State. The words “should” or “may” in this solicitation indicate desirable attributes or conditions, but are permissive in nature.

2.2.12 How to Submit a Bid

Submit bids to this solicitation via the MyFloridaMarketPlace Sourcing Application by selecting this link: [MFMP Sourcing Login](#). Bidders must have a current Vendor registration and be active for “Sourcing Events” within the link [MFMP Vendor Information Portal](#). Download the MFMP Participation Instructions to Bidder, for detailed instructions on how to participate within the MFMP Sourcing Application.

Bidders must include all appropriate pricing, documents, forms, files, question responses, and information located within the MFMP Sourcing Application for this solicitation. All required or requested pricing, documents, forms, files, question responses, and information are to be entered electronically in the MFMP Sourcing Application during this solicitation as indicated.

2.2.13 Contents of Bid and Required Documents

Bidders will organize bids as listed below and submit all information via the MFMP Sourcing Application. Failure to submit all of the required information in the specified format may result in a determination of Bidder non-responsiveness. Attachments submitted in MFMP Sourcing should be similar to the following file naming conventions:

Example:

JohnDoeLLC_Attachment_D.pdf
JohnDoeLLC_Attachment_E_Price Sheet.xlsx
JohnDoeLLC_Attachment_F.pdf
JohnDoeLLC_Attachment_G.pdf
JohnDoeLLC_ Administrative Documents

The required Attachments are listed below:

2.2.13.1 Qualification Questions (Attachment D)

Bidders will download and complete Attachment D and upload within the MFMP Sourcing Application. Bidders are to meet and respond to the qualifications in order to be considered responsive. Bidders must provide a Yes/No response to the Qualification Questions. Bids from Bidders who answer “No” to any of the Qualification Questions may be considered non-responsive.

2.2.13.2 Price Sheet (Attachment E)

Bidders will download the Microsoft® Excel file Attachment E, Price Sheet. Review and follow the instructions and general Information as provided in the Price Sheet. For each policy period which the Bidder submits its bid, the Bidder must complete all corresponding areas highlighted in yellow. The Bidder is required to supply accurate and complete information. The Price Sheet is locked and will move automatically to the areas highlighted in yellow where pricing is requested.

For eligibility information on the price sheet, please see the Basis for Award section for clarification.

The Microsoft® Excel file Attachment E, Price Sheet contains the following worksheets:

Worksheet Name	Pricing Required for ITB Response	
1. Price Sheet	Yes	Assessment or Fees
2. Pilot Information	No	For Reference
3. Position Code Definition	No	For Reference
4. Position By Agency	No	For Reference

Each Bidder is required to submit an annual per person rate for all Covered Personnel Codes except for Code G, Militia.

For Covered Personnel Code G, Militia, each bidder is required to submit a daily rate per militia member. Militia numbers are reported as man-days. Militia numbers for the policy year 2015-2016 are included on the price sheet, final militia numbers are reported at the end of the policy period and premiums may be adjusted accordingly.

Bidders must input the name and cost of any assessment or fee to be levied for each policy period bid.

Upon completion of the Price Sheet, Bidders must upload the completed Microsoft® Excel file within the MFMP Sourcing Application. Bidders should not convert the Price Sheet to a PDF.

Bidders should not include Terrorism Risk Insurance (TRIA) premium pricing, as this coverage is not required on this policy.

Note: Any blank price fields in a policy period, showing error codes, or that do not include the service as required, may be rejected as non-responsive. If there is a conflict between these instructions and the Price Sheets, these instructions will control.

2.2.13.3 Certification of Drug-Free Workplace Form (Attachment F)

The Bidder will download and complete Attachment F and upload the completed form within the MFMP Sourcing Application.

2.2.13.4 Broker Information Form (Attachment G)

The Bidder will download and complete Attachment G and upload the completed form within the MFMP Sourcing Application. This form identifies persons responsible for answering questions about the response and administering the Policy; and, provides information necessary for coordinating coverage under the Policy.

2.2.13.5 Broker Criteria Form (Attachment H)

The Bidder will download, complete, and notarize Attachment H and upload within the MFMP Sourcing Application.

2.2.13.6 Broker Experience Certification Form (Attachment I)

The Bidder will download, complete, and notarize Attachment I and upload within the MFMP Sourcing Application.

2.2.13.7 Broker Certification Form (Attachment J)

The Bidder will download, complete, and notarize Attachment J and upload within the MFMP Sourcing Application.

2.2.13.8 Underwriter Certification Form (Attachment K)

The Bidder will download and secure the notarized signature of the Underwriter on Attachment K and upload within the MFMP Sourcing Application.

2.2.13.9 Insurance Savings/Rate Reductions (Attachment L)

The Bidder will download and complete Attachment L and upload within the MFMP Sourcing Application. The Bidder is required to demonstrate the percent (%) savings in rates offered compared to the expiring policy. The Bidder is required to submit this form with its bid, and if awarded, at the time of any renewals or extensions.

2.2.13.10 Administrative Documents

The Bidder will provide a single PDF file, which includes the following information:

- a) E-verify screenshot
- b) Company's Certificate of Insurance
- c) **Active registration with the Department of State with their bid submittal
- d) Out of State Preference Letter from Attorney (if applicable)

Any Bidder who states that its "principal place of business" is outside of this state must submit with its bid in accordance with section 287.084, Florida Statutes, a written opinion of an attorney at law, licensed to practice law in that foreign state, that contains information explaining the preferences, any or none, granted by the law of that state to its own business entities whose principal place(s) of business are in that foreign state in the letting of any or all public contracts. For the purpose of this ITB, "principal place of business" means the state in which the Bidder's high level officers direct, control, and coordinate the Bidder's activities.

**NOTE: Pursuant to section 607.1501, Florida Statutes, out-of-state corporations where required, must obtain a Florida Certificate of Authorization pursuant to section 607.1503, Florida Statutes, from the Florida Department of State, Division of Corporations, to transact business in the State of Florida. Website: www.sunbiz.org.

2.2.14 Basis for Award

The Department anticipates awarding to one responsive and responsible Bidder whom the Department determines has provided the lowest calculated premium (CP). The CP is the average of all premiums for policy periods with nonzero bids.

To be eligible for award, Bidders must provide an annual per person rate for all Covered Personnel Codes as listed in the price sheet. For Covered Personnel Code G, Militia, each bidder is required to submit a daily rate per militia member. Militia numbers are reported as man-days.

A Bidder may provide pricing for either policy period 1; policy periods 1 and 2; policy periods 1, 2 and 3; or policy periods 1, 2, 3 and 4. No other combination of policy periods will be accepted. Pricing must be based upon current deductibles.

Bids for multiple Policy Periods will be discounted as indicated below. The calculated premium (CP) is the average of all premiums for policy periods with nonzero bids.

$$CP = \text{AVERAGE} (PP1+DPP2+DPP3+DPP4)$$

Where:

D = Discounted Premium

Policy Period 1 = PP1

Policy Period 2 = PP2

Policy Period 3 = PP3

Policy Period 4 = PP4

PP1 is not discounted.

$DPP2 = \text{Total Premium PP2}/(1+R)^{P1}$

$DPP3 = \text{Total Premium PP3}/(1+R)^{P2}$

$DPP4 = \text{Total Premium PP4}/(1+R)^{P3}$

Where:

R = Inflation rate is the most recent ten-year inflation rate from the Survey of Professional Forecasters as of the 2nd quarter 2017.

P = Period (1, 2, 3)

In accordance with section 626.916, Florida Statutes, responses submitted from an eligible surplus lines insurer with a lower calculated premium than a response submitted by an authorized insurer, will not be considered.

2.2.15 Identical Bids

In the event of identical bids where one or more of the Bidders can be awarded but not all, the Department will select a Bidder based on the criteria identified in Rule 60A-1.011, F.A.C.

2.2.16 Rejection of Bids

Bids that do not meet all requirements, specifications, terms, and conditions of the solicitation or fail to provide all required information, documents, or materials may be rejected as non-responsive. Bidders whose bids, or current status do not reflect the capability, integrity, or reliability to fully and in good faith perform the requirements of a contract may be rejected as not responsible. The Department reserves the right to determine which bids meet the requirements of this solicitation, and which Bidders are responsive and responsible.

2.2.17 Minor Irregularities/Right to Reject

The Department reserves the right to accept or reject any and all bids, or separable portions thereof, and to waive any minor irregularity, technicality, or omission if the Department determines that doing so will serve the State's best interests. The Department may reject any response not submitted in the manner specified by the solicitation documents.

2.2.18 Redacted Submissions

The following section supplements section 19 of the [PUR 1001](#). If Bidder considers any portion of the documents, data or records submitted in response to this solicitation to be confidential, proprietary, trade secret or otherwise not subject to disclosure pursuant to Chapter 119, Florida Statutes, the Florida Constitution or other authority, Bidder must mark the document as "Confidential" and simultaneously provide the Department with a separate redacted copy of its response and briefly describe in writing the grounds for claiming exemption from the public records law, including the specific statutory citation for such exemption. This redacted copy must contain the Department's solicitation name, number, and the Bidder's name on the cover, and must be clearly titled "Redacted Copy." The Redacted Copy should only redact those portions of material that the Bidder claims is confidential, proprietary, trade secret or otherwise not subject to disclosure.

In the event of a request for public records pursuant to Chapter 119, Florida Statutes, the Florida Constitution or other authority, to which documents that are marked as confidential are responsive, the Department will provide the Redacted Copy to the requestor. If a requestor asserts a right to the Confidential Information, the Department will notify the Bidder such an assertion has been made. It is the Bidder's responsibility to assert that the information in question is exempt from disclosure under Chapter 119, Florida Statutes, or other applicable law. If the Department becomes subject to a demand for discovery or disclosure of the Confidential Information of the Bidder in a legal proceeding, the Department will give the Bidder prompt notice of the demand prior to releasing the information (unless otherwise prohibited by applicable law). The Bidder must be responsible for defending its determination that the redacted portions of its response are confidential, proprietary, trade secret, or otherwise not subject to disclosure.

By submitting a bid, the Bidder agrees to protect, defend, and indemnify the Department for any and all claims arising from or relating to the Bidder's determination that the redacted portions of its bid are confidential, proprietary, trade secret, or otherwise not subject to disclosure. If Bidder fails to submit a redacted copy of information it claims is confidential, the Department is authorized to produce the entire documents, data, or records submitted to the Department in answer to a public records request for these records.

2.2.19 Additional Information

By submitting a bid, Bidder certifies that it agrees to and satisfies all criteria specified in the ITB. The Department may request, and Bidder will provide, supporting information or documentation. Failure to supply supporting information or documentation as required and requested may result in disqualification of the bid.

3 Statement of Work

3.1 Department Insurance Program

The State of Florida has statutorily established the following two methods for state agencies and other governmental entities to obtain insurance coverage: (1) the State's Self-Insurance Trust Fund (SITF) administered by the Department of Financial Services, Division of Risk Management, for property, general liability, automotive liability, federal civil rights, and workers compensation, as established by Chapter 284, Florida Statutes; and (2) commercial insurance administered by the Division of State Purchasing for risks not eligible for coverage through the SITF.

Subsection 287.022(1), Florida Statutes, provides "Insurance, while not a commodity, nevertheless shall be purchased for all agencies by the department, except that agencies may purchase title insurance for land acquisition and may make emergency purchases of insurance pursuant to paragraph 287.057(3)(a), Florida Statutes. The procedures for purchasing insurance, whether the purchase is made by the department or by the agencies, shall be the same as those set forth herein for the purchase of commodities".

State Purchasing operates the Florida Insurance Program, which is responsible for the purchase and management of insurance for executive branch agencies, at their own choosing and based upon funding allocations. The purpose and goal of the Department Insurance Program is to provide coverage at the best rates possible for Florida state agencies. Whenever possible, the Insurer must provide coverage to any state agency requesting coverage under this program.

Paragraph 287.042(2)(a), Florida Statutes, authorizes the Department "to establish purchasing agreements and procure state term contracts for commodities and contractual services, pursuant to section 287.057, under which **state agencies shall**, and **eligible users may**, make purchases pursuant to s. 287.056." For the purposes of this solicitation, eligible users are limited to state universities, as described by Section 1000.21(6), Florida Statutes.

The Contractor or Underwriter will have 30 days, from receipt of the Department's request, to accept or reject a new Named Insured to the State policy, provided all previous and current coverage information, including loss history, have been provided.

3.2 Purpose

The purpose of the solicitation is to establish Accidental Death & Dismemberment Insurance policies for the Named Insured, while maximizing the quality and level of service in policy administration. The initial term of the Contract will be one year beginning November 30, 2017, 12:01 a.m., and ending November 30, 2018, 12:01 a.m., with up to three additional annual Policy terms at the pricing specified in the response and in accordance with the terms and conditions specified in the Contract.

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3.3 Named Insured

The Master policyholder is the State of Florida, c/o the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Suite 360, Tallahassee, FL 32399-0950.

The following entities are the current Named Insureds for whom coverage is being sought:

APD	Agency for Persons with Disabilities
DACS	Department of Agriculture and Consumer Services
DBPR	Department of Business and Professional Regulation
DCF	Department of Children and Families
DFS	Department of Financial Services
HSMV	Department of Highway Safety and Motor Vehicles
DLE	Department of Law Enforcement
OAG - DLA	Department of Legal Affairs (Office of the AG)
DMA	Department of Military Affairs
DOT	Department of Transportation
5DCA	Fifth District Court of Appeal
FWC	Fish and Wildlife Conservation Commission
FAMU	Florida Agricultural and Mechanical University
FAU	Florida Atlantic University
FGCU	Florida Gulf Coast University
FSDB	Florida School for the Deaf and Blind
FSU	Florida State University
SC	Florida Supreme Court (formerly OSCA)
4DCA	Fourth District Court of Appeal
JAC	Justice Administrative Commission
NCF	New College of Florida
3DCA	Third District Court of Appeal
UCF	University of Central Florida
UF	University of Florida
UNF	University of North Florida
USF	University of South Florida
UWF	University of West Florida

NOTE: Named Insured may be added or removed during the policy period as outlined in the Additions/Deletions section.

3.4 Covered Personnel

The following paragraphs provide non-exhaustive position descriptions for each type of duty performed by Covered Personnel. (This information is for underwriting purposes only.) Tab two, three, and four of Attachment F, contains the breakdown of positions and numbers for each code to be used for rating purposes and will be updated and provided to the successful Bidder upon award.

3.4.1 Law Enforcement

Employees of the state who are vested with authority to bear arms and make arrests; and whose primary responsibility is the prevention and detection of crime or the enforcement of the penal, criminal, traffic, or highway laws of the state. This definition includes all certified supervisory and command personnel whose duties include, in whole or in part, the supervision, training, guidance, and management responsibilities of full-time law enforcement officers, part-time law enforcement officers, or auxiliary law enforcement officers but does not include support personnel employed by the employing agency.

3.4.2 Law Enforcement: Officer, Investigator, or Inspector

Employees of the state who are vested with the authority to bear arms and make arrests and whose primary responsibility is the prevention and detection of crime or the enforcement of the penal, criminal, traffic, boating, or highway laws of the State. Duties may include wildlife and environmental protection and enforcement. Covered occupations include investigators, inspectors, state park patrol officers, and public defender investigators.

3.4.3 Pilots

Employees of the state who are vested with the authority to bear arms and make arrests and whose primary responsibility is the prevention and detection of crime or the enforcement of the criminal laws of the state. This classification includes employees who are certified by the Federal Aviation Agency and have been approved as state pilots. Pilot responsibilities include, but are not limited to: fire detection, fire suppression, aerial ignition, prescribed burning, survey of fire and insect damage, aerial coordination of ground personnel, and transportation of firefighting personnel; search and rescue, conservation management; surveillance and detection of illicit drug traffic and domestic marijuana eradication; aerial photography mapping; and research.

3.4.4 Reserve, Volunteer, Auxiliary Officers

Individuals appointed without compensation, who aid or assist full-time or part-time law enforcement officers and who, while under the direct supervision of full-time or part-time law enforcement officers, have the authority to arrest and perform law enforcement functions.

3.4.5 Patrol Officers

Employees of the state who are vested with the authority to bear arms and make arrests and whose primary responsibility is the prevention and detection of crime or the enforcement of the penal, criminal, traffic, or highway laws of the State while on the premises of a school or university.

3.4.6 Firefighters

Employees of the state whose primary duty is the prevention and extinguishing of fires, the protection of life and property therefrom, the enforcement of municipal, county, and state fire prevention codes, as well as the enforcement of any law pertaining to the prevention and control of fires.

3.4.7 Militia

Active military service members of the state. The number of militia is determined at audit upon the expiration of each policy.

3.4.8 Certified Correctional Officers, Security Officers, Bailiffs, and Process Servers

Employees of the state whose primary responsibility is the protection of personnel, visitors, and facilities or the supervision, protection, care, custody, control, or investigation of inmates within a correctional institution or of persons who are charged with, suspected of committing, or have been convicted of a crime.

3.4.9 Trainers

Employees of the state who are vested with authority to bear arms and make arrests and whose primary responsibility is law enforcement training or other clerical functions.

3.5 Coverage

All benefits shall be paid in accordance with sections 112.18, 112.181, 112.19, 112.191, 250.34, 321.24, and any other appropriate provisions of the Florida Statutes.

The Insurance Policy must provide, at a minimum; death benefits, dismemberment, and temporary total disability.

3.5.1 Death Benefits*

3.5.1.1 \$65,773.24- Paid to the designated beneficiary, family member, or estate when a Covered Personnel, while engaged in the performance of the Covered Personnel's duties, is accidentally killed or receives accidental bodily injury which results in the loss of the Covered Personnel's life, provided that such killing is not the result of suicide and that such bodily injury is not intentionally self-inflicted.

3.5.1.2 \$65,773.24- Paid to the designated beneficiary, family member, or estate when a Covered Personnel, while engaged in the performance of the Covered Personnel's duties, is accidentally killed as specified above section 3.5.1.1, and the accidental death occurs as a result of the Covered Personnel's response to fresh pursuit or to the Covered Personnel's response to what is reasonably believed to be an emergency. This sum is in addition to any sum provided for in section 3.5.1.1 of this ITB document.

3.5.1.3 \$198,272.73- Paid to the designated beneficiary, family member, or estate when a Covered Personnel, while engaged in the performance of the Covered Personnel's duties, is unlawfully and intentionally killed or dies as a result of such unlawful and intentional act.

3.5.2 Dismemberment*

This benefit applies to all Covered Personnel in the following categories:

a) Loss of life	The Principal Sum
b) Loss of Speech and Loss of Hearing	The Principal Sum
c) Loss of Speech and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	The Principal Sum
d) Loss of Hearing and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	The Principal Sum
e) Loss of Hands (Both), Loss of Feet (Both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	The Principal Sum
f) Quadriplegia	The Principal Sum
g) Paraplegia	Three-Quarters of the Principal Sum
h) Hemiplegia	One-Half of the Principal Sum
i) Loss of Hand, Loss of Foot or Loss of Sight of One Eye (Any one of each)	One-Half of the Principal Sum
j) Loss of Speech or Loss of Hearing	One-Half of the Principal Sum
k) Uniplegia	One-Quarter of the Principal Sum
i) Loss of Thumb and Index Finger of the same hand	One-Quarter of the Principal Sum

***Sums shall be paid in accordance with section 112.19, Florida Statutes and may be adjusted pursuant to section 112.19(2)j or any other appropriate provisions of the Florida Statutes. Premium shall not be increased due to any statutory changes in the amount of death benefits due to Covered Personnel.**

3.5.3 Temporary Total Disability

This benefit only applies to the Florida Highway Patrol Auxiliary. (All other Covered Personnel are eligible for Dismemberment Benefits and Disability Benefits through the State of Florida's Bureau of State Employees' Workers' Compensation Claims.)

- a) Weekly Amount - \$300
- b) Maximum Benefit Period - 104 Weeks

3.6 Insurance Policy Premiums.

Policy premiums will be as described in Attachment B, Draft Contract, section 2.1.

3.7 Historical Premium and Loss Information.

The historical premium and loss information is included in Attachment M of this solicitation document.

3.8 Broker / Underwriter Responsibilities

The Broker will market and secure an insurance policy on behalf of the State of Florida and the Named Insured, c/o the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Suite 360, Tallahassee, FL 32399-0950. The Named Insureds are identified in the Named Insured section.

3.8.1 Invoicing

Invoicing will be as processed as provided in Attachment B, Draft Contract, section 2.2.

3.8.2 Additions/Deletions

Changes to the policy will be made in accordance with Attachment B, Draft Contract, section 5.2.

3.8.3 Claims Settlement

Claim settlement checks will be as processed as provided in the Attachment B, Draft Contract, section 3.4.

3.9 Underwriting Information

Underwriting information is provided in Attachment B, Draft Contract, section 5.1.

3.10 Insurance Policy Conditions

After award, the Contractor must provide the Department an original and complete copy of the Insurance Policy, including declarations, insuring agreements, conditions, exclusions, schedule of coverage, and all necessary endorsements at the policy inception, or an insurance binder until such Insurance Policy is received. The Insurance Policy must include a manuscript endorsement with any mandatory contractual language required by section 287.058, Florida Statutes, and must conform to the requirements stated in this ITB. Failure to submit a complete Insurance Policy will constitute sufficient grounds for termination pursuant to section 1, Attachment B, Draft Contract. The Insurance Policy must conform to the following coverage conditions:

- 3.10.1 The entire coverage is to be written under one policy whenever possible.

- 3.10.2 Coverage must include, at a minimum, the coverage outlined in this ITB and the expiring policies; however, broader coverage may be offered. Refer to Attachment C of this ITB for a copy of the expiring policies.
- 3.10.3 All benefit payments are in addition to any workers' compensation or pension benefits and are exempt from the claims and demands of creditors of such Covered Personnel.
- 3.10.4 Each Covered Personnel killed in the line of duty as a result of acts of violence inflicted by other persons while the Covered Personnel is engaged in the performance of law enforcement duties or as a result of assault against the Covered Personnel under riot conditions shall be entitled to an additional sum of \$1,000 which shall go toward funeral and burial expenses. Such a benefit is in addition to any other benefits which a Covered Personnel's beneficiaries and dependents are entitled to under the provisions of the Workers' Compensation Law or any other state or federal statutes.
- 3.10.5 Deductibles shall not apply to this policy.
- 3.10.6 Coverage shall apply on a world-wide basis and shall include all forms of travel exposure that may arise throughout the course of Covered Personnel performing official duties, including commutes to and from residences of each Covered Personnel.
- 3.10.7 No aircraft or watercraft exclusions or limitations shall be accepted.
- 3.10.8 The number of covered personnel will likely change throughout the policy term. All new qualifying personnel shall be covered by the policy that ensues from this solicitation. However, no premium shall be due from a participating state agency for additional personnel and no premium shall be credited/refunded by the Insurer for fewer personnel, provided that the updated number of Covered Personnel from the state agency, through additions and removals, does not exceed 10% of the number of Covered Personnel reported at policy inception. Any updates to the number of personnel within a state agency that exceed the 10% threshold shall be invoiced at the appropriate position code rates, on a pro-rated basis.
- 3.10.9 Policy endorsements and invoices will be provided to the Named Insured and the Department as soon as coverage is bound. Agencies that begin coverage mid-term shall be invoiced for the remainder of the term on a pro-rated basis.

3.11 Cancellation / Nonrenewal

Cancellation / Nonrenewal will be in accordance with Attachment B, Draft Contract, section 1.1.4.

3.12 Insurer Serviceability

Insurer Serviceability will be in accordance with Attachment B, Draft Contract, section 10.1.

Attachments

Attachment A	Timeline of Events
Attachment B	Draft Contract
Attachment C	Expiring Policy
Attachment D	Qualification Questions
Attachment E	Price Sheet
Attachment F	Certification of Drug-Free Workplace Form
Attachment G	Broker Information Form
Attachment H	Broker Criteria Form
Attachment I	Broker Experience Certification Form
Attachment J	Broker Certification Form
Attachment K	Underwriter Certification Form
Attachment L	Insurance Savings/Rate Reductions
Attachment M	Historical Premiums and Loss Information

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