

**Addendum # 2**

New Jersey Schools Development Authority  
Office of Procurement  
32 East Front Street  
P.O. Box 991  
Trenton, NJ 08625  
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**Fax:** 609-656-4608  
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**Date:** July 29, 2014

**PROJECT #:** GP-0214-R01  
**Broker Services for the Business & Real Estate Property & Casualty  
Insurance Program**

**DESCRIPTION:** Addendum # 2

This addendum shall be considered part of the Request for Qualifications/Request for Proposals issued in connection with the above-referenced project. Should information conflict with Request for Qualifications/Request for Proposals, this Addendum shall supersede the relevant information in the Design-Build Information Package.

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**A. CHANGES TO THE PROCUREMENT PROCESS:**

1. Not applicable.

**B. CHANGES TO THE PROJECT MANUAL:**

1. Not applicable.

**C. CHANGES TO THE DRAWINGS:**

1. Not applicable.

**D. BIDDER'S QUESTIONS, REQUESTS FOR INFORMATION AND RESPONSES:**

**Q.1. Can you provide a schedule of insurance complete with the carriers by line of coverage?**

- A.1. A schedule of insurance by carrier has varied over the past several years. Please refer to Attachment B-5 of the RFP for exposure history by line of coverage. Loss Runs for each carrier have identified the line of coverage as follows:

1. ACE – Umbrella/Excess Liability
2. AIG – Public Officials Liability / EPLI
3. Chubb – Package, Workers’ Compensation and Business Automobile
4. Everest – REO Property
5. Great American – REO Property
6. Homeland – REO Property
7. Navigators - Umbrella/Excess Liability
8. RSUI – Excess Public Officials Liability

**Q.2. In the market allocation process are we limited to one market or does the allocation process go through all selections repeating the 1, 2, 3, process (much like an NFL Draft)?**

A.2. The allocation process will go through all selections repeating the 1, 2, 3, process (much like an NFL Draft).

**Q.3. Do we have the ability to submit additional questions or requests for clarifications that may arise from carriers/underwriters after submission has been sent to assigned markets?**

A.3. Yes. The deadline for NJSDA receipt of insurer questions is August 13, 2014.

**Q.4. Automobile Liability:**

- a. Are vehicles assigned to specific drivers or are they “pool” vehicles?
- b. Driver screening process and Driver listing?
- c. Auto use policy - both regarding use of NJSDA vehicles and use of personal auto for NJSDA business?
- d. Where are vehicles garaged? At employee homes?
- e. Vehicle maintenance program?

A.4.

- a. NJSDA has both “pool” vehicles and vehicles assigned to specific drivers.
- b. Drivers using the NJSDA fleet vehicles are subject to periodic motor vehicle checks. The driver listing will be provided to the selected Broker.
- c. The NJSDA has a Policy Governing Authority Vehicle Assignments
- d. Please refer to the RFP for garaging locations. Some employees are assigned vehicles that would be garaged at their homes.
- e. The State of New Jersey, Department of Treasury, Division of Administration, Transportation Services maintains the NJSDA’s fleet of vehicles.

**Q.5. General Liability REO:**

- a. **Athletic Fields/Playgrounds**
  - 1. Are they for exclusive use of a particular school or district or are they open to the public?
  - 2. What equipment (slides, swings etc.) is located at the playgrounds?
  - 3. How often is it inspected and by whom?
  - 4. Are there bleachers, clubhouses or other similar facilities located at the fields/playgrounds?
  - 5. Are fields leased out for sports leagues or other athletic competitions?
  - 6. Is a lease agreement used?
  - 7. What insurance is required by lessee?
  - 8. AI Status for NJSDA?
  - 9. Who is responsible for maintenance of fields/playgrounds?
  - 10. Are fields/playground lit for nighttime activities?
  - 11. What precautions, if any are taken to prevent unauthorized use of locations (sledding in the winter, skating on ponds, etc.)?
  
- b. **Occupied Buildings, Occupied Schools and Swing Space Schools:**
  - 1. Insurance requirements of Lessees/School Districts?
  - 2. AI Status for NJSDA?
  - 3. Who handles maintenance and upkeep of building?
  - 4. Who is responsible for snow and ice removal of sidewalks, parking lots, entry ways, etc.?
  
- c. **Vacant Buildings or Dwellings:**
  - 1. How are the structures secured?
  - 2. How often are they inspected, visited, etc.?
  - 3. What precautions are taken to prevent loitering, squatting or occupying of the vacant dwellings?
  
- d. **Vacant Land:**
  - 1. How is it secured?
  - 2. How often is it inspected, visited, etc.?
  - 3. What steps are taken to control "attractive nuisances" on the land?
  - 4. Is the land ever leased out? If so, to whom and for how long?
  - 5. Insurance requirements?
  - 6. For vacant land used as "parking lots"
    - a. Are they public lots ?
    - b. Who is responsible for snow and ice removal and general maintenance?

**A.5.**

- a.
  - 1. The Athletic Fields/Playgrounds are in use by a particular District upon conveyance of a Use & Occupancy Agreement.

2. The District has the responsibility to purchase and install any equipment.
3. The District is responsible for inspections.
4. The District has the responsibility to purchase and install other structures.
5. The District is responsible for recreational activities
6. Yes, a Use and Occupancy agreement is used.
7. Commercial General Liability and Workers' Compensation/Employers' Liability Insurance.
8. Yes.
9. The District is responsible for maintenance.
10. The District is responsible for lighting.
11. The District is responsible for security.

b.

1. Commercial General Liability, Commercial Property, Business Automobile Liability and Workers' Compensation/Employers' Liability.
2. Yes.
3. The Lessees and the Districts.
4. The Lessees and the Districts.

c.

1. They are boarded and locked.
2. The NJSDA's Property Maintenance vendor and the NJSDA's Safety Personnel inspect the properties approximately every 2 weeks.
3. The boarding and locking of the property, the posting of "No Trespassing" signs and frequent inspections.

d.

1. Most of the properties are within a locked fence.
2. The NJSDA's Property Maintenance vendor and the NJSDA's Safety Personnel inspect the properties approximately every 2 weeks.
3. The boarding and locking of the property, the posting of "No Trespassing" signs and frequent inspections.
4. Yes. They are leased out to various private and public entities. The length is determined by the requested use of the property.
5. Depends on the use of the property - Commercial General Liability, Commercial Property, Business Automobile Liability, Workers' Compensation/Employers' Liability and in some instances, Pollution Liability.
6.
  - a. No.
  - b. If there is a Use and Occupancy agreement in place, the Licensee. If not, the NJSDA's Property Maintenance vendor.

**Q.6. Workers Compensation:**

**a. Details of pre-employment screening process**

Addendum #2

RFQ/RFP #: GP-0214-R01

Broker Services for the Business & Real Estate Property & Casualty Insurance Program

A.6.

- a. Once an offer is extended to a new employee, a background check is completed through the use of a third-party vendor.

**Q.7. What is the reason for having 3 carriers handling the REO property when one would easily do it?**

A.7. The insurance carriers for the REO Property have varied over the past several years.

**E. CHANGES TO PREVIOUS ADDENDA:**

1. Not applicable

**F. ATTACHMENTS:**

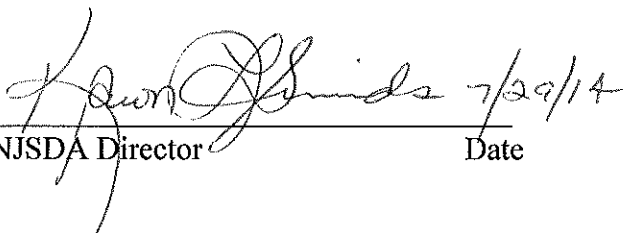
1. The Market Allocation Selection Worksheet

**G. SUPPLEMENTAL INFORMATION:**

1. Not applicable

*Any bidder attempting to contact government officials (elected or appointed), including NJSDA Board members, NJSDA Staff, and Selection Committee members in an effort to influence the selection process may be immediately disqualified.*

**End of Addendum No. 2**

  
NJSDA Director \_\_\_\_\_ Date 7/29/14

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**Broker Services for the Business & Real Estate Property & Casualty Insurance Program**

**DESCRIPTION:** Addendum # 2

**Acknowledgement of Receipt of Addendum**

Contractor hereby acknowledges the receipt of this Addendum by signing in the space provided below and returning via fax to (609-656-4608) or E-mail ([jmcelhenny@njsda.gov](mailto:jmcelhenny@njsda.gov)). Signed acknowledgements must be received prior to the Bid Due Date. Acknowledgement of the Addendum must be made in the Technical Proposal Submission.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

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

\_\_\_\_\_  
Date

New Jersey Schools Development Authority  
 Business and Real Estate Property and Casualty Insurance Program  
 Contract No. GP-0214-R01  
 Market Allocation Selection

The Safeguard Group, Inc.									
Property - Business	Property - Real Estate	Commercial General Liability - Business	Commercial General Liability - Real Estate	Automobile	Workers' Compensation	Umbrella/Excess Liability	Public Officials' Liability	Employment Practices Liability	
Chubb	Everest Ins. Co.	Chubb	Chubb	Chubb	Chubb	ACE	Chartis (AIG)	Chartis (AIG)	
Liberty Mutual	Aspen	Liberty Mutual	Western World	Liberty Mutual	NJ Manufacturers	Navigators	RSUI	RSUI	
C.N.A.	Seneca	C.N.A.	Burlington Ins. Co.	C.N.A.	PMA	C.N.A.	Hiscox	Hiscox	
	Chubb		Mesa Underwriters		Eastern Alliance	Crum & Forster	XL (Public Risk)	XL (Public Risk)	
	Admiral		Wilshire Ins. Co.			Travelers			
	Wilshire Ins. Co.		Western Heritage			Starr Indemnity			
	Great American								
	Homeland								
Willis of New York, Inc.									
Property - Business	Property - Real Estate	Commercial General Liability - Business	Commercial General Liability - Real Estate	Automobile	Workers' Compensation	Umbrella/Excess Liability	Public Officials' Liability	Employment Practices Liability	
Zurich	Lexington	Zurich	Scottsdale	Zurich	Zurich	Fulcrum/Western World	ACE	ACE	
Philadelphia	Lloyds	Philadelphia	Endurance	Philadelphia	Liberty	HLI Umbrella	Darwin	Darwin	
Hanover	Scottsdale	Hanover	James River	Hanover	Philadelphia	Ohio Casualty	Ironshore	Ironshore	
Harleysville	Fidelity	Harleysville		Harleysville	Hanover	Great American	Western World	Western World	
	Endurance				Harleysville	Firemans Fund			
					Amtrust (McKee)				
					CV Starr (McKee)				
					Memic				
					Great American				
					(Strategic Comp)				
Turner Surety and Insurance Brokerage, Inc.									
Property - Business	Property - Real Estate	Commercial General Liability - Business	Commercial General Liability - Real Estate	Automobile	Workers' Compensation	Umbrella/Excess Liability	Public Officials' Liability	Employment Practices Liability	
Travelers	ACE	Travelers	ACE	Travelers	Travelers	AWAC	Scottsdale (Euclid)	Scottsdale (Euclid)	
ACE	Zurich	ACE	Zurich	ACE	ACE	AIG	Allied World (PGIU)	Allied World (PGIU)	
Hartford	Philadelphia	Hartford	Liberty	Hartford	Hartford	Liberty	Travelers	Travelers	
XL	Travelers	XL	Hartford	XL	XL	Zurich	Aspen	Aspen	
	Liberty		Philadelphia	Utica		XL	USLI	USLI	
	Hartford		Evanston			Hartford	Houston Casualty	Houston Casualty	
	XL					Endurance	C.N.A. (Schinnerer)	C.N.A. (Schinnerer)	
						AXIS			
						Aspen			