



**INVITATION FOR BID
(IFB#GHURA-COCC-022-003 INSURANCE)**

**FY2022 INSURANCE COVERAGES FOR EXCESS
LIABILITY, AUTOMOBILE, AND WORKERS
COMPENSATION**

START DATE: January 27, 2022

DUE DATE: February 17, 2020

TIME: 2:00 PM, CHAMORRO
STANDARD TIME

LOCATION: GHURA Main Office in Sinajana

**Ray S. Topasna
Executive Director**

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BACKGROUND

For over 50 years, the Authority has assisted thousands of low and moderate income renters and homeowners to acquire suitable housing. The Guam Housing and Urban Renewal Authority (GHURA) was established by Public Law 6-135 on December 18, 1962. In the aftermath of Typhoon Karen in November, 1962, an estimated 90% of the island's buildings were destroyed or severely damaged. GHURA is designated by the Governor of Guam to administer funds received for Guam through the U.S. Dept. of Housing and Urban Development's (HUD's) various funding programs.

Public Housing was established on Guam to provide decent, safe, and sanitary rental housing for eligible families, the elderly, and persons with disabilities. Public Housing comes in all sizes and types -from scattered single-family houses to clustered units for elderly families or persons with disabilities. The Public Housing Program is operated under an Annual Contributions Contract (ACC) with the US Housing and Urban Development (HUD), and HUD provides Operating Subsidy funding to enable our Public Housing Authority (PHA), namely GHURA, to provide housing at a rent that is based on 30% of household income.

GHURA owns and operates 815 Public Housing units and other structures consisting of the following Asset Management Properties (AMP):

- AMP 1: Central Site Base consisting of 158 structures,
- AMP 2: Southeast Site Base consisting of 163 structures,
- AMP 3: Southwest Site Base consisting of 197 structures,
- AMP 4: Northern Site Case consisting of 235 structures,
- Guma Trankilidat consisting of 52 structures, and
- Renaissance Site consisting of 30 structures.

Each AMP has a manager directly responsible for not only the AMP's budget, but also for the daily operation of public housing residents' homes. AMP managers oversee resident services, work orders, income re-examinations, evictions, and other functions.

The intention of working under an Asset Management Project (AMP) system is to improve the short and long-term management of public housing through more accurate information and better decision making. By converting to the AMP system, we now have three main advantages to offer our clients: increased efficiency, improved accountability, and better planning for the future.

NOTE: Maps showing the location of each AMP, the location of each site, the number of dwelling units in each, and representative photographs, can be found at: www.ghura.org/remote sites/

INSTRUCTIONS

1. Guam Housing and Urban Renewal Authority (GHURA or Insured) invites interested individuals and business entities (Bidders), licensed to transact insurance in accordance with Guam Law, to submit bids for insurance coverages effective March 1, 2022.
2. (a) The Authority will purchase Excess Liability Insurance only from insurers with a financial strength rating of at least:
 - A.M. Best rating of A (Excellent) VII

(b) The Authority will purchase Auto Insurance, Workers Compensation Insurance only from insurers with a financial strength rating of at least:

 - A.M. Best rating of B+ (Good)
3. The bid package must include, in the following order:
 - a) Complete Bidder Questionnaire
 - b) Bid Response Form(s). This is not an "All or None" bid, Bidders may submit bids on any or all of the three classes of insurance shown in these specifications. However, within each class, Bidders must submit bids for all required coverages and
 - c) Conditions / endorsements as shown on the Bid Response Forms. Failure to do so, may result in their bids being deemed non-responsive.
 - d) Information on the claims reporting procedures to be used by each carrier.
 - e) Information regarding available deferred premium payment plans. The rate of interest or finance charges, if any, must be fully disclosed.
 - f) Complete specimen policies, including all endorsements.
 - g) Execute documents from page 15. Failure to do so, may result in their bids being deemed non-responsive.
4. All bids for required coverages shall be delivered to 117 Bien Venida Avenue, Sinajana, GHURA main office no later than 2:00 PM on Thursday, February 17, 2022.
5. The successful Bidder shall provide GHURA with written evidence of the renewal of 100% of the coverage(s) ordered no later than 4:00 PM on Monday, February 28, 2022.

If additional information is required, the Bidder should contact:

Greta Balmeo
Guam Housing & Renewal Authority
117 Bien Venida Avenue
Sinajana, GU 96910-4643

Email: gbalmeo@ghura.org
Phone: 671-475-1356
Fax: 671-300-7565

BIDDER QUESTIONNAIRE

Name of Firm: _____

Address: _____

Telephone: _____

Fax: _____

Web Site: _____

Year Firm Established: _____

Principals: _____

Personnel

Administration: _____

Marketing: _____

Underwriting: _____

Total Personnel: _____

Annual Premium Volume

Personal: _____

Commercial: _____

Total: _____

Largest Account: _____

Contacts

Primary: _____

Email: _____

1st Alternate: _____

Email: _____

2nd Alternate: _____

Email: _____

Signed: _____

Date: _____

Title: _____

BID RESPONSE FORM - EXCESS LIABILITY INSURANCE

Required Coverages

Coverage	Limits
Excess Liability	\$5,000,000 each Occurrence
	\$5,000,000 General Aggregate

Required Conditions

- 90 Days' Notice Cancellation
- Additional Insureds & Waiver of Subrogation
- Governing Law & Jurisdiction
- Service of Suit Clause
- Special Events Coverage
- Alcoholic Beverages
- Service of Suit
- Waiver of Sovereign Immunity
- Governing Law and Jurisdiction
- Contractual Liability

Bid

List of all participating carriers and rating of A (Excellent) from A.M. Best

CARRIER	RATING	Premium including all costs and fees		
		1 YEAR	3 YEAR	5 YEAR

BID RESPONSE FORM - AUTOMOBILE INSURANCE

Required Coverages

Coverage	Limits
Bodily Injury / Property Damage, each person/each accident	\$2,000,000 Combined Single Limit
Medical Payments - each person	\$1,000
Comprehensive - deductible \$1,000 (specified vehicles)	ACV
Collision - deductible \$1,000 (specified vehicles)	ACV
Uninsured Motorist	Not Covered
Personal Accident	Not Covered
Loss of Use	Not Covered
Typhoon	Not Covered
Passenger Risk	Not Covered

Required Endorsements/Conditions (see Schedules and Applications, pg. 15)

- Hired & Non-Owned Auto Liability
- Inclusion of Windstorm, Hurricane, Typhoon, Flood or Tidal Wave
- Valid Drivers' License Waiver
- Under-Age Driver Waiver
- Operator Waiver
- Racing, Pacemaking or Speed Testing Waiver
- Newly Acquired and Substitute Vehicles
- Jurisdiction - Guam
- Waiver of Sovereign Immunity
- Cancellation Clause

Bid

List of all participating carriers and ratings of B+ (Good) from A.M. Best

CARRIER	RATING	ANNUAL PREMIUM including all costs and fees

BID RESPONSE FORM - WORKERS COMPENSATION INSURANCE

Required Coverages

Coverage	Limits	Deductible
Workers' Compensation	Statutory	Guam Law
Employers Liability	\$100,000.00	Accident Disease
	\$100,000.00	Policy Limit
	\$100,000.00	Disease Each Employee

Required Conditions (see Schedules and Applications, pg. 15)

- Executive Officers included
- Cancellation Clause

Bid

List of all participating carriers and ratings of B+ (Good) from A.M. Best

CARRIER	RATING	ANNUAL PREMIUM including all costs and fees

EXCESS LIABILITY INSURANCE REQUIREMENTS

Named Insured

Guam Housing and Urban Renewal Authority

Effective Date

March 1, 2022 at 12:01 AM Local Standard Time

Required Coverages

Coverage	Limits
Excess Liability	\$5,000,000 each Occurrence \$5,000,000 General Aggregate

Required Conditions

Policy Form

Comprehensive General Liability Coverage Form

Territory

It is agreed that the following Territorial Limits are applicable: Worldwide in respect of Products.

Employees, Officials and Directors of GHURA are covered while conducting business for the Authority Worldwide subject to the policy terms, conditions and limitations.

Cancellation Clause

If insurers desire to cancel this policy, other than for non-payment of premium which shall be ten (10) days, they shall give ninety (90) days prior written notice by email and Certified Mail to:

Ray S. Topasna, Executive Director, rstopasna@ghura.org and
Lucele Leon Guerrero, Controller, lucelle@ghura.org
Guam Housing & Urban Renewal Authority
117 Bien Venida Avenue
Sinajana, GU 96910-4643

Additional Insureds. Waivers of Subrogation

Additional Insureds, Waivers of Subrogation, Indemnities and Contractual Agreements, Hold Harmless Agreements and Cross Liability Clauses shall be "held covered" subject to notification to the Insurers as soon as possible.

Governing Law and Jurisdiction

This insurance shall be governed by and construed in accordance with the laws of Guam and the exclusive jurisdiction of the USA including Guam courts. The seat of arbitration shall be Guam.

Service of Suit Clause

The name of the firm will be advised once the bid selection process is complete.

Special Events

Coverage includes the Insured's liability arising out of any events held throughout the year on the Insured's premises.

Alcoholic Beverages

Coverage under Premises Liability is extended to include the liability of the Insured for Bodily Injury and/or Property Damage caused by an occurrence arising out the giving or serving of alcoholic beverages by the Insured at functions incidental to the Insured's business, subject to a policy limit of \$1,000,000 anyone occurrence. Such limit is included within and not in addition to the Limit of Liability shown in the policy.

Waiver of Sovereign Immunity

In the event of a claim under this Policy, Insurers waive the right to invoke the legal defense of Sovereign Immunity.

Special Note

All contractors providing services to GHURA are required to maintain at least \$1,000,000 general liability coverage that name GHURA as an Additional Insured party.

AUTOMOBILE INSURANCE REQUIREMENTS

Named Insured

Guam Housing & Urban Renewal Authority

Term

March 1, 2022 at 12:00 AM to February 28, 2023 at 11:59 PM, Local Standard Time

Required Coverages

Coverage	Limits
Bodily Injury / Property Damage, each person/each accident	\$2,000,000 Combined Single Limit
Medical Payments - each person	\$1,000
Comprehensive - deductible \$1,000 (specified vehicles)	ACV
Collision - deductible \$1,000 (specified vehicles)	ACV
Uninsured Motorist	Not Covered
Personal Accident	Not Covered
Loss of Use	Not Covered
Typhoon	Not Covered
Passenger Risk	Not Covered

Required Endorsements / Conditions

Hired & Non-Owned Auto Liability

The insurance applies to bodily injury or property damage arising out of the maintenance or use of a hired auto by the insured or its employees in the course of business. This insurance also applies to bodily injury or property damage arising out of the use of any non-owned auto used by the insured or its employees in the course of business.

Inclusion of Windstorm. Hurricane. Typhoon. Flood or Tidal Wave

Material damage includes damages from Windstorm, Typhoon, Flood & Tidal Wave.

Valid Drivers' License Waiver

Any requirement that drivers possess a valid driver's license is waived as respects the Authority.

Under-Age Driver Waiver

Any exclusion of Material Damage coverage should the vehicle be operated by a driver under the age of 25 is waived as respects the Authority.

Operator Waiver

Any exclusion of coverage should the vehicle be operated by a person while committing a felony or who is under the influence of intoxicating liquor or controlled drugs or substances is waived as respects the Authority.

Racing, Pacemaking or Speed Testing Waiver

Any exclusion of coverage should the vehicle be used for commercial traveling, racing, pacemaking or speed testing is waived as respects the Authority.

Newly Acquired and Substitute Vehicles

Newly acquired or substitute vehicles shall be automatically covered from the date of acquisition until the expiration of the policy. The additional premium for all such vehicles, and the return premium for vehicles deleted from the schedule, will be determined by final audit adjustment following expiration of the policy.

Jurisdiction

This insurance shall be governed by and construed in accordance with the laws of Guam and the exclusive jurisdiction of the USA including Guam courts. The seat of arbitration shall be Guam.

Waiver of Sovereign Immunity

In the event of a claim, Insurers agree to waive any defense of Sovereign Immunity.

Cancellation Clause

If Insurers desire to cancel this policy, other than for non-payment of premium which shall be ten (10) days, they shall give sixty (60) days prior written notice by email and Certified Mail to:

Ray S. Topasna, Executive Director, rstopasna@ghura.org and
Lucele Leon Guerrero, Controller, lucelle@ghura.org
Guam Housing & Urban Renewal Authority
117 Bien Venida Avenue
Sinajana, GU 96910-4643

WORKERS COMPENSATION INSURANCE

Named Insured

Guam Housing and Urban Renewal Authority

Term

March 1, 2022 at 12:00 AM to February 28, 2023 at 11:59 PM, Local Standard Time

Required Coverages

Coverage	Limits	Deductible
Workers' Compensation	Statutory	Guam Law
Employers Liability	\$100,000.00	Each Accident
	\$100,000.00	Disease-policy limit
	\$100,000.00	Disease-each employee

Required Conditions

Executive Officers

Coverage is extended to apply in respect of Executive Officers of the Authority.

Cancellation Clause

If Insurers desire to cancel this policy, other than for non-payment of premium which shall be ten (10)

days, they shall give thirty (30) days prior written notice by email and Certified Mail to:

Ray S. Topasna, Executive Director, rstopasna@ghura.org and

Lucele Leon Guerrero, Controller, lucelle@ghura.org

Guam Housing & Urban Renewal Authority

117 Bien Venida Avenue

Sinajana, GU 96910-4643

SCHEDULES & DATA

- General Liability Policy
- Agency Fleet Listing
- Worker's Compensation History

Required Documents

Instructions to Offerors

Certification and Representation of Offerors

General Conditions

Affidavit Disclosing Ownership and Commissions

Affidavit re Non-Collusion

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