



**CORPORATION OF THE CITY OF ENDERBY  
REQUEST FOR PROPOSAL**

**GENERAL PROPERTY INSURANCE**

2026

Proposals will be received no later than:

3:00 PM, THURSDAY APRIL 23, 2026

Attention: Jennifer Bellamy  
Chief Financial Officer  
City of Enderby  
PO Box 400 (619 Cliff Ave)  
Enderby BC, V0E 1V0

**Term: May 23, 2026 to May 23, 2029 (with a potential extension)**

## 1.0 REQUEST FOR PROPOSALS AND SUBMISSION INSTRUCTIONS

### 1.1 Introduction

The City of Enderby is requesting proposals from qualified and experienced proponents for the provision of general property insurance.

The successful proponent will provide services to and arrange insurance coverage for the City for a three (3) year term, from May 23, 2026 to May 23, 2029, with the option of a two (2) year extension upon mutual agreement.

### 1.2 Proposal Delivery

Proposals are to be submitted in a sealed envelope clearly marked with the proposal name, on or before the closing date and time, to the attention of:

Attention: Jennifer Bellamy  
Title: Chief Financial Officer  
Address: 619 Cliff Ave (PO Box 400), Enderby BC, V0E 1V0  
Telephone: (250) 838-7230  
Email: [info@cityofenderby.com](mailto:info@cityofenderby.com)

Proposals may be emailed to [info@cityofenderby.com](mailto:info@cityofenderby.com). The time and date will be determined by the timestamp noted in the City's email inbox.

Proposals will not be accepted after the closing date and time. Proponents may not modify their Proposals after the closing date and time.

Proponents are responsible for submitting all documents required in this Request for Proposal.

All proposals must be received by no later than **3:00PM, THURSDAY April 23, 2026.**

### 1.3 Contact

Proponents are responsible for clarifying any questions in writing with the City prior to submitting a proposal. Enquiries and any responses providing new information will be recorded and posted to BC Bid and the City's website. Enquiries are to be directed to:

Name: Jennifer Bellamy, Chief Financial Officer  
Telephone: (250) 838-7230  
Email: [jbellamy@cityofenderby.com](mailto:jbellamy@cityofenderby.com)

Any revision to this Request for Proposal will be issued as an addendum in accordance with Section 5.2.

## **2.0 SERVICE REQUIREMENTS**

### **2.1 Coverage**

The City is requesting proposals from qualified and experienced proponents to provide insurance services in anticipation of the City's May 23, 2026 general property insurance renewal.

The City requires coverage for the following:

1. Property insurance for buildings, contents, and mobile equipment
2. Boiler and machinery insurance
3. Crime insurance

Proponents must provide proposed policies for the above coverages.

Coverage values are summarized below:

- Buildings – \$ 66,095,000
- Contents – \$ 1,010,500
- Mobile Equipment – \$ 256,500
- Misc. Equipment – \$ 370,000

Details of current coverage and deductibles are set out in Appendix A. Values are reflective of the 2024 property appraisal with subsequent inflation adjustments.

Please contact Jennifer Bellamy for a copy of the detailed property values (Schedule "A").

### **2.2 Claims History (5-Year)**

Date of Loss: September 18, 2021  
Cause of Loss: Water damage  
Amount Paid: \$ 64,415

### **2.3 Services**

In addition to providing insurance coverage, the successful proponent will be required to provide the following services:

- Provide skilled and knowledgeable staff to respond to enquiries during business hours and after hours in an emergency.
- Assist in presenting and negotiating claims with insurers, if required.
- Evaluate coverage needs, identifying exposures and making recommendations to maximize coverage and reduce insurance premiums, as appropriate.
- Evaluate the commitment, financial security, and capability of insurers.
- Service existing insurance policies and place new policies, including reviewing policy wording for appropriate content and accuracy.
- Prepare, review and deliver all policy documents in a timely manner.
- Bind insurance coverage after all wordings have been agreed to by the City.

- Assist in the development of City staff's understanding of insurance industry, products, market trends, and regulatory changes.
- Maintain and provide Statement of Values, Equipment Schedules and keeping of other underwriting information current.

### **3.0 PROPOSAL PACKAGE**

Proponents must include the information in the following sections in the proposal package.

#### **3.1 Qualifications and Experience**

The proponent shall provide the following:

1. A brief history of your company.
2. A general description of your firm's specialization and expertise, including experience with local government operations.
3. The number of years of experience providing the identified services to similar clients.
4. The location of the proposed servicing office and methods by which the City will be able to interact with the proposed servicing office.
5. Details of the individual who will be responsible for the City's account, including qualifications and experience.
6. Information about your firm's access and leverage with insurance markets. Proponents must have access to appropriate insurance markets for municipal property.
7. Any other information you deem appropriate to support why the City should select your firm.

#### **3.2 Price**

Provide the premium for the May 23, 2026 to May 23, 2027 period, along with proposed policies, based on the services requirements in Section 2.0.

#### **3.3 References**

Provide a list of current local government clients of similar size, exposures and scope of operations to the City, along with three (3) references. Include the name, email and telephone number of the principal client contact.

### **4.0 SELECTION PROCESS**

#### **4.1 Evaluation Criteria**

Each response to this Request for Proposal will be evaluated by the City to determine the degree to which it responds to the requirements as set out. As this is a Request for Proposal, qualifications, experience, and references will be evaluated in addition to price.

It is intended to secure proposals that meet the needs of the City and are similar in scope of coverage, limit, deductibles, etc. so as to allow accurate evaluation and comparison of proposals. Proponents may suggest viable alternatives in their proposals, with any such deviation fully explained and highlighted. The City reserves the right to select the proposal which provides the best overall service and coverage appropriate for the City.

## **5.0 TERMS AND CONDITIONS**

### **5.1 Acceptance of Terms and Conditions**

Submitting a proposal indicates acceptance of all of the terms and conditions set out in the RFP, including those that follow and that are included in all appendices and any addenda.

### **5.2 Additional Information**

All addenda will be posted on the City's website and BC Bid. It is the sole responsibility of the Proponent to check for addenda.

### **5.3 Proposal Validity**

Proposals will be open for acceptance for at least sixty (60) days after the closing time. Proposals shall be irrevocable for sixty (60) days after closing.

### **5.4 Proposal Costs**

The City is not responsible for costs incurred by the Proponent in preparing a proposal.

### **5.5 No Commitment to Award**

Under no circumstances shall this RFP be understood as a commitment for work, a contract, or tender. The lowest price or any proposal will not necessarily be accepted. The RFP does not commit the City in any way to award a contract.

### **5.6 Reservation of Rights**

In addition to any other reservation of rights set out in the RFP, the City reserves the right, in its sole discretion:

1. To modify the terms of the RFP at any time prior to the closing time, including the right to cancel the RFP at any time prior to entering into a contract with the Proponent;
2. In accordance with the terms of the RFP, to accept the proposal or proposals that it deems most advantageous to itself;
3. To waive any non-material irregularity, defect or deficiency in a proposal;
4. To request clarifications from a Proponent with respect to its proposal; and
5. To accept or reject any or all proposals for any reason, and may negotiate with a potentially successful Proponent.

### **5.7 Lobbying**

Proponents are strictly prohibited from any form of lobbying in relation to the RFP or with a view to influencing the outcome of this process.

### **5.8 Confidentiality**

All Proponents and any other persons who, through this process, gain access to confidential or sensitive information of the City are required to keep all such information confidential. This requirement will persist after the RFP process has concluded.

## 5.9 Freedom of Information

The City is subject to the provisions of the *Freedom of Information and Protection of Privacy Act* and all information submitted to the City become records in its care and custody for purposes of the Act. Despite any commitment by the City to preserve confidentiality of the proposals received, there may be a legal requirement to disclose the information pursuant to the Act.

## 5.10 Conflict of Interest

A Proponent must disclose in its proposal any actual or potential conflict of interest and any existing business relationships it may have with the City, its elected officials or employees. The City has the right to reject any proposal submitted by a Proponent who in the City's determination has or would have an actual, perceived, or potential conflict of interest.

**APPENDIX A**

**CRIME INSURANCE**

1. NAMED INSURED:

Corporation of the City of Enderby

2. DESCRIPTION:

Provides protection to the City for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

3. LIMITS OF PROTECTION:

Computer Fraud or Funds Transfer Fraud	\$	100,000
Employee Dishonesty	\$	100,000
Forgery and Alterations	\$	100,000
Money and Securities	\$	100,000
Money Orders and Counterfeit Currency	\$	100,000

4. DEDUCTIBLE:

NIL

5. ATTACH COPY OF PROPOSED POLICY.

6. LIST EXCLUSIONS.

## PROPERTY INSURANCE

1. NAMED INSURED:

Corporation of the City of Enderby

2. DESCRIPTION:

Insures City buildings, contents and equipment or other property for which the municipality is legally liable or has agreed in advance to insure, for damage caused by "All Risks" of direct physical loss or damage.

3. LIMITS OF INSURANCE:

Total Sum Insured (schedule "A")	\$ 67,941,000
Accounts Receivable	\$ 500,000
Valuable Paper and Records	\$ 500,000

Business Interruption: Loss of Income, Rental Value & Extra Expense	\$ 1,000,000
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4. DEDUCTIBLE:

All Losses	\$ 5,000
Earthquake	5%, minimum \$50,000 per location
Flood	\$ 25,000
Wildfire	\$ 5,000
Mobile Equipment	2.5% (minimum \$2,500) \$1,000 for items under \$10,000

5. POLICY COVERAGE AND CONDITIONS:

- Broad Definition of property insured
- No co-insurance clause
- Replacement cost coverage provided
- Replacement on same site not required
- Newly acquired property is automatically included
- By-law coverage included to the policy limit
- Permission is granted: to make additions, alterations and repairs; for property to remain vacant or unoccupied; to keep and use materials as usual and necessary to the Insured's business.
- Debris removal included to policy limit

6. ATTACH COPY OF PROPOSED POLICY.

7. LIST EXCLUSIONS.

## EQUIPMENT BREAKDOWN INSURANCE

1. NAMED INSURED:

Corporation of the City of Enderby

2. DESCRIPTION:

Objects Insured.

“A” Any boiler, any fired vessel or unfired pressure vessel normally subject to a vacuum or internal pressure, other than static pressure of contents, any refrigerating or air conditioning vessels and piping, and other piping and its accessory equipment, or any heat exchanger that forms part of forced air heating equipment.

“B” Any mechanical or electrical machine or electrical apparatus used for the generation, transmission or utilization of mechanical or electrical power.

3. LIMITS PER ACCIDENT – Property Damage \$ 67,941,000

Special Extensions to Be Included:

Extra Expense	\$ 500,000
Spoilage	50,000
Business Interruption	767,400
Automatic Coverage	1,000,000
By-Laws, Demolition and Increased Cost of Construction	1,000,000
Errors and Omissions	250,000
Hazardous Substance (including mould)	250,000
Ammonia Contamination	250,000
Water Damage	250,000
Professional Fees	250,000
Expediting Expenses	250,000
Data Restoration	50,000
Contingent Business Interruption	25,000

4. DEDUCTIBLE:

Per Loss \$ 5,000

5. POLICY COVERAGE AND CONDITIONS:

- Comprehensive Blanket coverage provided
- Settlement is based on repair or replacement costs (no depreciation factor)
- Broad definition of Accident applies
- New locations and newly installed objects are automatically included

6. LOCATIONS: All locations owned, operated or controlled by the insured.

7. ATTACH COPY OF PROPOSED POLICY.