

## ***FORWARD***

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The Town of East Bridgewater is interested in obtaining a limited number of proposals for its insurance program effective July 1, 2022- July 1, 2023.

The Town of East Bridgewater is seeking quotes for the following lines of coverage:

- Workers Compensation
- General Liability
- Automobile
- Umbrella
- Property/Equipment Breakdown (Boiler & Machinery)
- Public Officials/Employment Related Practices Liability
- School Board/Employment Related Practices Liability
- Police/Law Enforcement Professional Liability
- Public Employees Blanket Bond/Crime
- Police Fire Accident (IOD)
- Privacy Cyber Liability

The guidelines that we have prepared for the presentation of proposals are relatively broad. The information contained in these specifications is designed to be a minimum guideline for the presentation of proposals. These specifications are not intended to limit the scope of coverages to be offered, but rather to outline key items that we wish you to address in your proposals. Proposals that include additional and alternative methods of handling risks will be welcomed and encouraged, but ***any deviations from these specifications must be clearly indicated.***

Decisions concerning the acceptance of proposals will be based on coverage content and costs. Services to be provided and immediate cost and cash flow advantages will also be taken into consideration. The Town of East Bridgewater reserves the right to accept or reject any or all proposals. It is expected that there may be some further negotiation relative to modification of coverage or cost after a particular proposal has been accepted based on general merits. The Town of East Bridgewater is open to using multiple agent or brokers should the Town determine that having multiple agents or brokers would provide superior coverage content, cost, or other advantages to the Town.

It should be stressed that, for the purposes of procurement, this proposal should not be considered to be part of a formal RFP (or IFB) process since insurance procurement is exempt from the provisions of Massachusetts General Law Chapter 30B. The Town of East Bridgewater reserves the right to amend this informal RFP at any time prior to the time of receipt of proposals. Also, the Town of East Bridgewater may cancel this informal RFP, in whole or in part, at any time whenever such an act is deemed in its best interest.