



**Request for Proposal for
Insurance Services**

Issue Date: February 3, 2026

Request for Proposal: Insurance Services

Table of Contents

1.0 Overview and Timeline	3
1.1 Request for Proposal Overview	3
1.2 Projected Timeline	3
1.3 Contact Information.....	3
2.0 About the Village and General Information	4
3.0 RFP Introduction and Background	5
3.1 RFP Summary	5
3.2 RFP Schedule of Events.....	5
3.3 No Obligation	6
3.4 Minimum Qualifications.....	6
3.5 Pre-Qualification of Agents or Companies.....	7
3.6 Incurred Expenses.....	7
3.7 Questions and Inquiries	7
3.8 Clarification and Discussion of Proposals.....	7
3.9 Amendments and Addenda	7
4.0 RFP Insurance Information	9
4.1 Insurance Policy Basics.....	9
4.2 Insurance Policy Pricing.....	11
4.3 Insurance Agent	11
4.4 Storage Tank Liability	11
4.5 Additional Information.....	11
5.0 Proposal Evaluation and Award	12
5.1 Evaluation Process	12
5.2 Evaluation Criteria.....	13
6.0 Submittal Response Format	14
6.1 General Instructions.....	14
6.2 Transmittal Letter and Executive Summary.....	15
6.3 Company Background, Capability and History.....	15
6.4 Staff Profile.....	15
6.5 References.....	16
6.6 Price Proposal.....	16



Table of Contents (cont.)

7.0 Policy/Contract Terms and Conditions	17
7.1 Contract Type.....	17
7.2 Proposal Costs and Policy Approval.....	17
7.3 Dispute	17
7.4 Governing Law; Conflict of Interest	17
7.5 Offer Held Firm.....	17
7.6 Amendment/Withdrawal of Proposals/Alternate Proposals.....	17
7.7 Right of Rejection.....	18



1.0 Overview and Timeline

1.1 Request for Proposal Overview

The Village of Fox Crossing, Wisconsin will receive proposals for insurance services at the Village of Fox Crossing Municipal Complex at the date and time stated below. The proposal package shall show the name of the proposer and must be clearly marked "Proposal for Insurance Services".

A complete proposal package is described in detail in section 6.0, 'Submittal Response Format'. All proposals must be submitted in that specific way.

Proposal Title: Request for Proposal: Insurance Services
Submission Deadline: March 31, 2026, no later than 4:00 P.M. Central Standard Time
Location: Village of Fox Crossing Municipal Complex
c/o Insurance Proposals
2000 Municipal Drive
Neenah, WI 54956

1.2 Projected Timeline

Request for Proposal Issued	02/03/26
Questions due	03/17/26 at 4:00 pm, CST
Last Questions Answered on website	03/20/26 by end of day
Proposals Due	03/31/26 at 4:00 pm, CST
Village Board Approval	04/20/26 (tentative)
Insurance Commencement	06/01/26

1.3 Contact Information

Please see Section 3.7, any correspondence, unless otherwise noted, must be sent to
InsuranceRFP@foxcrossingwi.gov.



2.0 About the Village and General Information

The Village of Fox Crossing was officially created on April 20, 2016, when roughly two-thirds of the previous Town of Menasha community was incorporated into the Village of Fox Crossing via a State election referendum process. On September 22, 2016, the Town of Menasha Board and the Village of Fox Crossing Board amended their boundaries via Wisconsin State Statutes to bring the remainder of the Town of Menasha, excluding three parcels, into the newly formed Village. On December 19, 2016, the remaining three parcels were annexed into the City of Menasha, and the Town of Menasha ceased to exist. Even though the Village of Fox Crossing was created in 2016; the Town of Menasha had a very long 160 years of history dedicated to our residents. Overall, we have served the community for 170 years.

The Village of Fox Crossing is located in Winnebago County in East Central Wisconsin in the heart of the Fox River Valley, which is approximately 90 miles north of Milwaukee. The Village borders the Cities of Appleton, Menasha, and Neenah, the Village of Harrison, and the Towns of Clayton, Grand Chute, Greenville, Harrison, and Neenah. The Village is one of seventeen communities that comprise the Neenah-Oshkosh Metropolitan Statistical Area (MSA), the sixth largest metropolitan area and third Combined Statistical Area (CSA) in the State of Wisconsin. The Town of Menasha was the second largest town in the State of Wisconsin, and now the Village of Fox Crossing, with a 2025 population of 19,331, is the seventh largest village.

The Village has a president/trustee form of government, with the president and six supervisors serving at-large. The president and trustees are elected for two-year alternating terms.

The Village of Fox Crossing's larger municipal operations include police and fire emergency response, road and park maintenance, and water, sewer, and stormwater utility services. The Stormwater Utility encompasses the entire Village of Fox Crossing; however, it does not extend past our borders like our water and sewer service do. The Village does business as the Fox Crossing Utilities, which includes our Water and Sewer Utility. The Fox Crossing Utilities borders include some properties in the cities of Appleton, Menasha, and Neenah, Village of Harrison, and the towns of Clayton, Neenah and Grand Chute. For more information about the Village of Fox Crossing and the Fox Crossing Utilities, please visit our website at www.foxcrossingwi.gov.

The Village of Fox Crossing's Annual Comprehensive Financial Report (ACFR) is located on our website, under the Finance/Treasurer Department section. Some of the historical information provided for comparison purposes is from the Town of Menasha. The website, contains the last ten annual ACFRs as well as annual budget information. To learn more in depth about the structure of the Village staff, breadth of services offered by the Village, annual revenue and expenditure activity, as well as management discussion and analysis, please review the documents that are already published and available.

3.0 RFP Introduction and Background

3.1 RFP Summary

This RFP should not be interpreted to mean that there is dissatisfaction with the current agent or underwriting companies. Quotes for a number of coverages and alternatives are requested so that the municipality may have the option of making a selection which will be in its best interest.

In addition to providing quotes as requested, agents are invited to submit alternative plans of coverage. However, if alternative plans are submitted, a written summary must be made, comparing coverages to those requested. Additionally the requested current levels of coverages must be quoted along with the alternative recommendations. The evaluation process is listed in Section 5.2 of this RFP.

Criteria for selection will be based on what is outlined in Table 03: Evaluation Criteria. The selection process will be conducted in accordance with the Request for Proposal and will be completed by the Village's Finance Department. At the Village's discretion, meetings, conversations and reference checks may be conducted with some, or none, of the proposal responders after the proposal submission deadline. Interested parties shall submit information as specified any time before the proposal submission deadline, 4:00 PM Central Standard Time on Wednesday, March 31, 2026. Proposals will not be publicly opened.

Request for clarification or questions should be communicated to the primary point of contact as detailed in Section 3.7, 'Questions and Inquiries' and Table 02: Point of Contact. All responses and any RFP revisions will be documented as an addendum to the RFP and publicly published to the Village's website at <https://foxcrossingwi.gov/rfp/>. The Village will periodically post the addenda between the RFP publishing date and the date of the final addendum on March 20, 2026 by 4:00pm.

Until the final decision by The Village of Fox Crossing, the Village reserves the absolute and unconditional right to reject any or all proposals, to waive technicalities, to re-advertise, or to proceed otherwise when in the best interest of the Village.

By submitting a proposal, all persons and entities submitting a proposal thereby acknowledge and agree to the terms contained in this RFP.

3.2 RFP Schedule of Events

The following RFP Schedule of Events represents the best estimate of the schedule the Village will follow. The Village intends to stay on the schedule of dates listed below in order to meet its implementation goals. If a component of the schedule is delayed, it shall be anticipated that the remaining components will also be delayed by a similar number of days. Any significant changes to the schedule will be published via a RFP Addendum on the Village website along with an email sent to all known RFP responders. The Village of Fox Crossing reserves the absolute and unconditional right to make reasonable changes to the schedule as needed as determined by Village of Fox Crossing in its sole discretion.



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

3.2 RFP Schedule of Events (cont.)

Table 01: RFP Schedule of Events

Event	Date
Request for Proposals Published on Village Website	February 3, 2026
Deadline for Questions From Proposers	March 17, 2026 at 4:00 PM CST
Final Addendum for Questions Published with the Villages Responses	March 20, 2026 at 4:00 PM CST
Deadline for Proposal Submissions	March 31, 2026 at 4:00 PM CST

3.3 No Obligation

The inquiry made through this RFP implies no obligation on the part of Village of Fox Crossing. The municipality reserves the right to reject any or all proposals or portions thereof, and to accept any proposals or portions thereof, that may be the most advantageous to the municipality. It is acceptable for proposals for any line of insurance to be contingent upon writing any other line(s) of insurance, as long as such restrictions are clearly stated in writing.

3.4 Minimum Qualifications

In order for proposals to be evaluated and considered for award, proposals must be deemed responsive. To be deemed responsive, the submitted proposal documents shall conform in all material respects to the requirements stated by the RFP, and, proposers shall document and validate the capability to fully perform all requirements defined by the RFP for the services. In order to qualify as a provider, the vendor must:

1. Agree to assign an experienced and dedicated agent that is committed to and capable of serving the Village of Fox Crossing.
2. Have a significant number of prior municipal clients for each type of insurance quoted.
3. Be knowledge with Wisconsin State Statutes regarding insurance claims, and quoted insurance company must to willing to only pay claims if required by Federal or State laws. For example, Wisconsin has recreational immunity laws, so most park and recreation liability claims against the village would not be payable. The selected insurance company will be responsible for handling the claim process and ensuring only legal claims against the Village are paid.
4. Provide at least three (3) references from Wisconsin municipalities whom your insurance company and agent has provided insurance services for, within the last 3 years.

Factors to be considered include, and may not be limited to: municipal claim experience, cost, comprehensiveness, and other factors required to provide the services defined by the RFP. The determination of whether a proposal is responsive shall be at the sole and absolute discretion of the Village of Fox Crossing.

3.5 Pre-Qualification of Agents or Companies

The Village has not employed a pre-qualification process. No agents or insurance companies are either pre-qualified or precluded from responding to this RFP. However, the Village has authorized our current agent to solicit quotes from various insurance companies that he has available.

3.6 Incurred Expenses

Neither the Village of Fox Crossing nor any of its offices or employees shall be responsible for any cost incurred by a proposer in preparing and/or submitting a proposal or participating in presentations as part of the evaluation procedure.

3.7 Questions and Inquiries

The Village of Fox Crossing Finance Department will be the point of contact for the purposes of this RFP. The following table provides the primary contact information. Questions and inquiries related to this RFP should be direct to the primary contact.

Table 02: Point of Contact

Point of Contact
Myra Piergrossi, Deputy Finance Director
920-720-7106
mpiergrossi@foxcrossingwi.gov

All questions and inquiries related to this RFP must reference the RFP and be sent to the email provided in Section 1.3. Questions shall be concise and numbered. In accordance with the RFP Schedule of Events in Section 3.2, all questions must be received in writing no later than Friday, March 17, 2026 at 4:00 PM Central Standard Time.

Proposers shall not contact any Village staff with any questions or inquiries other than the point of contact as listed in Table 02 or the Village Finance Director. Unauthorized contact with any personnel of the Village may be cause for rejection of the proposer's response.

The decision to reject a proposal is solely that of the Village. Questions and answers will be publicly published to the Village's website in accordance with Section 3.9, Amendments and Addenda.

3.8 Clarification and Discussion of Proposals

The Village may request clarifications and conduct discussions with any proposer who submits a proposal. Proposers must be available for an interview with the Village, if requested.

3.9 Amendments and Addenda

All clarifications and RFP revisions will be documented in an addendum and publicly published to the Village's website, www.foxcrossingwi.gov. The Village will attempt to publicly publish periodic addenda on a timely basis between the RFP publishing date and the date of the final addendum on Friday, March 20, 2026.

In addition to applications that the Village may process for the insurance companies, only questions and answers documented in an addendum shall be binding.



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

3.9 Amendments and Addenda (cont.)

The Village reserves the right to revise the RFP prior to the publishing of final addenda on March 20, 2026 by 4:00pm. Revisions shall be documented in an addendum and publicly published to the Village's website.

Persons obtaining the RFP accept responsibility for checking the Village website for amendments and addenda. While attempts will be made to email known companies that intend to respond, the Village of Fox Crossing is not responsible for notifying persons obtaining this RFP or any amendments or addenda.

4.0 Insurance Information

4.1 Insurance Policy Basics

1. Named Insured: Village of Fox Crossing
 - a. Please beware that the Village of Fox Crossing owns and operates infrastructure outside our municipal boundaries when doing business as Fox Crossing Utilities. An example would be fire hydrants and water booster stations.
2. Policy Period: June 1, 2026 – June 1, 2027
 - a. All coverages are to be effective as of 12:01 a.m.
3. Delivery of Contract
 - a. The company receiving the award of the municipality shall furnish policies within 45 days of the effective date. Invoices are to be presented with the policies.
4. Requested Policies:
 - a. General Liability
 - b. Public Officials Errors & Omission
 - c. Employment Law
 - d. Law Enforcement/Police Liability
 - e. Worker's Compensation
 - f. Crime & Fidelity
 - g. Boiler & Machinery/Equipment Breakdown
 - h. Auto Liability
 - i. Auto Physical Damage
 - j. Buildings, Personal Property & Property in the Open
 - k. Inland Marine/Contractor's Equipment
 - l. Cyber
 - i. Data Breach Response & Notification
 - ii. Virus/Harmful Code
 - iii. Cyber Extortion (Ransomware)
 - iv. Forensic Investigation
 - v. Data Recovery
 - vi. Crisis Management
 - vii. Privacy Liability
 - viii. Regulatory Defense
 - ix. Network Security Liability
 - x. Multimedia Liability
 - xi. PCI Fines
 - xii. Social Engineering/Fraud



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

4.1 Insurance Policy Basics (cont.)

5. Policies must be for a minimum of our current policies, see Attachment A-1. Additional coverages that we have with our current policy are listed in Attachment A-2
 - a. The original proposal should be for Fox Crossing's current coverage, but additional quotes can be included for different levels.
 - b. Any and all differences must be listed in an easy to ready summary for easy comparisons.
 - c. Agents may submit additional information and data that they believe will be helpful to the municipality in evaluating their qualifications or those of their companies.
6. Require approval from the with Village before submitting any documents for insurance quotes.
 - a. Since insurance agents can quote the same insurance companies. The Village of Fox Crossing will require any and all quotes to be approved by us before processing documents with the underlining insurance company. The Village does not want agents requesting quotes from the same insurance companies. We will be keeping a list of the agents and which insurance companies they are quoting with.
7. Nonrenewal provision:
 - a. Policies shall be endorsed, if necessary, to provide a notification period of sixty (60) days before the insurance company can non-renew the policy, except for the municipality's failure to pay premiums.
8. Retroactive Date:
 - a. We need to ensure that the Village of Fox Crossing has continued coverage without any problems; therefore, we are requiring a retroactive date for any occurrence policies to at least 1/1/2000. We currently have a Claims Made policy. FYI, prior to 2016, the Village of Fox Crossing was the Town of Menasha, and our utility was the Town of Menasha Utility District.
9. Providing Loss Information:
 - a. The company or companies awarded the insurance coverages must furnish the municipality with a report of the number, type, and amount of claims paid or reserved, by line of coverage. The initial report must be for the first nine-month period of the policy period, and must be submitted on or before the end of the tenth month of the policy period. From then on, reports are to be provided, at a minimum, on an annual basis.
10. Claims shall be for replacement cost, not actual cash value.
11. The attached forms for the specific insurance policy quoted must be filled out, including the yes/no answers regarding coverages.



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

4.2 Insurance Policy Pricing

1. Items Needed for Insurance Pricing:
 - a. Workers Compensation Modification Factor – Attachment B-1
 - b. Property & Property in the Open listing – Attachment B-2 & B-2a
 - c. Inland Marine/Contractor's Equipment listing – Attachment B-3
 - d. Vehicle listing – Attachment B-4
2. All loss information available to the municipality for the past ten years
 - a. Loss History – Property/Physical Auto/Contractor's Equipment – Attachment C-1
 - b. Loss History – Workers Compensation – Attachment C-2
 - c. Loss History – General Liability/Public Officials/Law Enforcement/Equipment Breakdown – Attachment C-3
3. Policy Costs:
 - a. Please explain the calculations for the insurance policies. For example, the Inland Marine/Contractor's Equipment Policy may be based on a rate per \$100 of value. This rate should be given with the proposed policy costs.
 - b. Blanket Coverage for Property, Auto, Inland Marine

4.3 Insurance Agent

1. Insurance Company Mix and Match:
 - a. The Village prefers to have all insurance handled through one agent; however, the Village will deviate from this based on costs, ratings and coverages. The Village will try to balance the efficiency of working with different insurance companies versus the overall costs to the Village.
2. Quoting Multiple Insurance Companies:
 - a. If more than one insurance company is used in preparing this proposal, each underwriting company must be listed and the bid specification information requested must be completed for each underwriting company.
3. Selected agent is required to evaluate/quote Village insurance annually as part of the renewal process. It is the agent's responsibility to initial the process with the Village by at least February 1st of each year. If the Village does not believe the agent is working for the best interest of the Village and doing an active job with the Village accounts, the agent will be replaced.

4.4 Storage Tank Liability:

- a. The Village also has storage tank liability insurance which expires September 26, 2026. The selected agent will be requested to work with the Village to ensure insurance coverage for this future policy.
- b. The Village has one above ground tank and two underground storage tanks at 2000 Municipal Drive.

4.5 Additional Information

If additional information is needed to complete your quotation, or if you wish to inspect the buildings, please contact insuranceRFP@foxcrossingwi.gov and either Myra Piergrossi, Deputy Finance Director or Jeremy Searl, Finance Director will respond back to you.

5.0 Proposal Evaluation and Award

5.1 Evaluation Process

The Village's Evaluation Team will review and evaluate each proposal received to determine the proposer's ability to meet the requirements of the Village. The evaluation criteria described in Section 5.2, 'Evaluation Criteria' will be the basis for evaluation and such criteria shall be evaluated at the Village's sole discretion.

The Evaluation Team will determine the Insurance Company best suited to meet the needs of the Village based on the scoring of the evaluation criteria. The Village, at its sole discretion, reserves the right to have contact with proposers, if the Village determines conversations regarding the company and RFP to be beneficial to the Village. If companies are contacted, conversations will be conducted via phone or online, with time limitations. The Village expects the proposed company employee assigned to this project to participate in the conversation.

Conversations will help the Evaluation Team in the overall understanding of the proposed insurance, which will help with the selection process. The Village may elect, at its sole option, not to contact respondents.

The Village may request additional information or clarification of proposals and hereby reserves the right to select the particular response to this RFP that it believes will best serve its business and operational requirements, considering the evaluation criteria set forth above.

5.2 Evaluation Criteria

The evaluation criteria in the following table are intended to be the basis by which each proposal will be evaluated, measured, and ranked. The Village hereby reserves the right to evaluate, at its sole discretion, the extent to which each proposal received compares to the stated criteria. The recommendation of the Evaluation Team shall be based on the evaluations using the criteria.

Table 03: Evaluation Criteria

Criteria	Description	Maximum Score
Charges for Services*	This criterion considers the proposed charges and the services covered. Are the charges for at least the current insurance levels the Village has now?	40 points
Competency	This criterion considers the company's standing amongst its peers and Wisconsin municipalities. Does the company have the overall qualifications and ability to provide the necessary services requested? Does the proposal include a bio of the primary employee assigned to the Village? Is the employee experienced in Wisconsin municipalities? Did the insurance company have a high AM Best or similar rating?	20 points
Comprehensiveness of Service Provided	This criterion considers the overall capabilities of the company to meet the service levels described in this RFP. Does the RFP satisfactorily address the company's ability to provide the requirements detailed in Section 4.0, Project Scope? Does the proposal answer the questions presented throughout Section 4.0, Project Scope?	20 points
Public Sector Experience and Resources	This criterion considers the company's experience in providing service to the public sector, and specifically Wisconsin municipalities. Did the proposal include municipal references? Are the municipal references from recent services provided? Does the company have experience handling claims per Wisconsin State Statutes?	20 points

*This criteria considers the price of the services solicited by this RFP. Proposers will be evaluated on their pricing scheme as well as on their price in comparison to the other proposers for the specific lines of insurance quoted.



6.0 Submittal Response Format

6.1 General Instructions

The following instructions must be followed by proposers submitting proposals:

1. The deadline for proposal submissions is established in Section 3.2, RFP Schedule of Events. The proposal deadline is March 31, 2026 at 4:00 PM Central Standard Time. Proposals received after this deadline will not be accepted.
2. Submission options are (a) or (b) below, please do not do both, option (a) is preferred:
 - a. Proposers shall submit two (2) emails to the Village.
 - The first email to the Village goes to InsuranceRFP@foxcrossingwi.gov with the proposal submission clearly labeled as the attachment and with a subject line of "Proposal for Insurance Services". Any other document attachments must be clearly labeled as to what the attachment refers to.

It is the company's responsibility to ensure that the file type is compatible with Village software and that the file size is under 10 MB. The insurance RFP email address is temporary and not normally monitored. It will only be checked for questions and to retrieve Insurance Services Proposals. After the RFP due date, it will be disabled.

- An additional email must be sent to the Point of Contact from Table 02, to let us know a proposal has been sent. This is to ensure that we see the email and it does not get held up in our automatic spam filters. Please do not include the proposal or any attachments with the email to the Point of Contact.

- b. Proposers shall submit two (2) hard copies of the proposal, to the Village at the address indicated in Section 1.1
 - Faxed proposals will not be accepted
 - Mailed proposals shall be clearly labeled on the outside of the packaging and emailed proposals shall identify in the subject line using the RFP Title as detailed in Section 1.1, 'Request for Proposal Overview'.

The following table contains the organization guidelines for proposal responses. The proposal must be prepared and completed in the order presented in Table 04. The Village prefers that each section be started as a new page with the page heading clearly identifying the section covered.

6.1 General Instructions (cont.)

Table 04: Proposal Organization Guidelines

Proposal Section No.	Proposal Section	RFP Section No.
1	Transmittal Letter and Executive Summary	6.2
2	Company Background, Capability, and History	6.3
3	Staff Profile	6.4
4	References	6.5
5	Overall Project Price Proposal, broken down by the various insurance types, listed in Section 4.0, Project Scope (including requested form for each insurance type).	6.6

While the submitted proposals must be consistent with the requirements of this RFP, please include any additional information that would be beneficial.

6.2 Transmittal Letter and Executive Summary

The first section of the proposal should contain the Transmittal Letter and Executive Summary. The Transmittal Letter shall be signed by an authorized representative, such as the owner, the President, Vice President, or other corporate officer(s).

The Transmittal Letter shall be printed on the proposer's letterhead and must provide the proposer's primary contact information, including the following:

1. Name of the proposer representative;
2. Title;
3. Name of company;
4. Address;
5. Telephone number;
6. E-mail address; and
7. Signature of authorized officer of the firm.

A signature on the Transmittal Letter hereby provides the Village of Fox Crossing acknowledgement and acceptance of the "Conditions" and the execution of same during the discharge of any succeeding contract. It shall be clearly understood that by submitting a proposal in response to this solicitation, a proposer shall be deemed to have accepted all specifications, terms, and general conditions and requirements set forth in these specifications, terms, general conditions, and requirements unless otherwise clearly noted and explained in this RFP.

The Executive Summary should provide a brief summary of the proposal contents, emphasizing any unique aspects or strengths of the proposal. The Executive Summary may be incorporated as part of the Transmittal Letter.



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

6.3 Company Background, Capability, and History

The second section of the proposal should include a narrative history of the firm, including the development of its experience in providing services similar to those described in Section 4.0, Project Scope. The company's home office location address must clearly be disclosed.

6.4 Staff Profile

In the third section of the proposal, describe the agent or team that will be assigned to the Village's project. Provide individual roles, their responsibilities, and briefly detail credentials and related municipal insurance experience.

6.5 References

The fourth section of the proposal should identify the agent's references. Proposers shall provide a minimum of three municipal (3) references. These references must have also worked with your proposed insurance company.

More information may be provided, but at a minimum, the following information must be provided.

Name of client
Client Address
Client Website
Contact Name
Contact Title
Contact Email Address
Contact Phone Number
Summary description of insurance services provided to client, including date provided

6.6 Price Proposal

The fifth section of the proposal is the total pricing proposal.

1. Proposers shall list all quoted services as outlined in Section 4.0, Project Scope in a summary.
2. Include all forms for each insurance service quoted.
 - a) Include detailed information about the insurance quoted, including detailed price calculations.
 - b) Include information on each quoted liability insurance company's claim management in regards to Wisconsin State Statutes.
3. List differences from the requested insurance coverages
4. Include alternative coverages or limits with pricing.

7.0 Policy/Contract Terms and Conditions

7.1 Contract Type

Proposer may submit a sample policy for review by the Village. The resulting policy from this procurement shall be a fixed price contract, by individual project needs as listed in Section 4.0, Project Scope.

7.2 Proposal Costs and Policy Approval

The Village will not be liable in any way for any costs incurred by a proposer in the presentation of their proposal in response to the RFP nor for the presentation of their proposal and/or participation in any discussion or negotiations.

This RFP does not, by itself, obligate the Village to award a contract. The Village's obligation will commence following the Village's approval of the insurance policy. Upon written notice to the proposer, the Village may set a different starting date for the policy.

7.3 Dispute

In the event of dispute, dispute proceedings will be held in the State of Wisconsin. Mediation will be a mandatory first step in the event of a dispute, prior to any legal action. Any disputes that are not resolved shall be held in Circuit Court located in Winnebago County, Wisconsin. No other venue shall be allowed.

7.4 Governing Law; Conflict of Interest

Proposer shall at all times observe and comply with all Federal, State and local laws, ordinances and regulations including all amendments and revisions thereto, which in any manner affect Proposer or the services and/or items to be provided, including but not limited to any laws relating to conflicts of interest. Failure to comply with any applicable laws may result in: i) the forfeiture by Proposer of all benefits of the Contract; ii) the retainage by Village of all services performed by Proposer and iii) the recovery by Village of all consideration, or the value of all consideration, paid to Proposer pursuant to any awarded contract.

7.5 Offer Held Firm

Proposals must remain open and valid for at least 60 days from the deadline specified for submission of proposals. In the event award is not made within 60 days, the Village will send a written request to all proposers deemed suitable for award asking proposers to hold their price firm for a longer specified period of time.

7.6 Amendment/Withdrawal of Proposals/Alternate Proposals

Proposers may amend or withdraw proposals prior to the deadline set for receipt of proposals. No amendments will be accepted after the deadline unless they are in response to a request of the Village. After the deadline, proposers may make a written request to withdraw proposals and provide evidence that a substantial mistake has been made. The Village may permit withdrawal of the proposal upon verifying that a substantial mistake has been made. The Village's decision to allow or disallow withdrawal shall be final. Proposers may not submit alternate proposals for evaluation.



Village of Fox Crossing, WI
Request for Proposal: Insurance Services

7.7 Right of Rejection

The Village reserves the right to reject any proposal, in whole or in part. Proposals received from debarred or suspended proposers will be rejected. The Village may reject any proposal that lacks the material and substantial terms, conditions, and performance requirements of this RFP. The Village reserves the right to reject any proposal determined to be nonresponsive. The Village also reserves the right to refrain from making an award if it determines it to be in its best interest.