



HOPKINSVILLE WATER ENVIRONMENT AUTHORITY

Bid Packet:

FY 2026 - 2027
Sealed Bid # 2526-14
Commercial Insurance Coverage

Bid Opening:

Monday, June 22, 2026 @ 2:00 P.M. CST
401 East 9th Street, Hopkinsville, KY, 42240
HWEA Boardroom

BID PACKET

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IMPORTANT: In the event any of the documents are not enclosed, please advise the Procurement Officer immediately.



INVITATION TO BID

Sealed bids for furnishing and delivering the following:

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will be received at HWEA's Main Office, 401 East 9th Street, P. O. Box 628, Hopkinsville, Kentucky, until 2:00 p.m., CST, on June 22, 2026, at which time the bids will be opened and read aloud publicly in the HWEA Board Room, at the same address.

The Bid Packet contains the Invitation to Bid, General Conditions, Insurance Specifications and Proposal Requirements, Acknowledgement of Receipt, Proposal Form, and Bid Form.

HWEA seeks competitive proposals in order to evaluate pricing, coverage structure, carrier quality, service capabilities, and overall program value for its commercial insurance program. Respondents shall provide pricing for a three-year program, including an annual premium breakout for each year and a total three-year premium. The requested program term is three annual periods beginning July 1, 2026. Proposers shall provide annual premium pricing for each year and a total three-year premium, subject to carrier terms, conditions, and availability.

GENERAL CONDITIONS

1. INSTRUCTIONS, SPECIFICATIONS AND FORMS

Instructions, specifications and forms may be obtained via the HWEA website, in person, or by email from the HWEA Procurement Officer at 401 East 9th Street, Hopkinsville, KY, 42240. Telephone number 270-887-2782, email mwesterfield@hwea-ky.com, or see our website at www.hwea-ky.com.

- (a) All bids shall be submitted on and in accordance with the attached Bid Form. The form shall be signed and dated in the appropriate space.
- (b) Each proposal shall be submitted in a sealed envelope and clearly marked on the outside of the envelope with the following:

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- (c) If forwarded by mail, the sealed envelope containing the proposal must be enclosed in another envelope: FY 2026 - 2027 - SEALED BID # 2526-14 – COMMERCIAL INSURANCE COVERAGE – DO NOT OPEN and shall be mailed to the HWEA Procurement Officer, P.O. Box 628 Hopkinsville, KY 42241, allowing sufficient time for such mailing to reach this address prior to the scheduled closing time for receipt of bids.
- (d) Additional information or clarifications of any of the instructions or information contained herein may be obtained from the Procurement Officer.
- (e) Any proposer or proposers finding any discrepancy in or omission from the specifications, in doubt as to their meaning, or believing that the specifications are discriminatory, shall notify the Procurement Officer in writing within 5 days of the scheduled opening of bids. Any exceptions taken by a proposer shall not obligate HWEA to change the specifications. All clarifications will be issued in writing (email and/or posted) as formal addenda by the Procurement Officer.
- (f) HWEA will assume no responsibility for oral instructions or suggestions. All official correspondence in regard to the specifications should be directed to and will be issued by the Procurement Officer.
- (g) The successful proposer may have to purchase a City of Hopkinsville

vendor's business license prior to the official award of the bid, in order to meet the requirements of City of Hopkinsville ordinances.

- (h) Any proposer may withdraw its proposal, either in person or in writing, at any time prior to the scheduled time for receipt of proposals. Withdrawals after the scheduled time for receipt of proposals will not be permitted.

2. AWARD OF CONTRACTS

- (a) The HWEA Board may award the contract to the proposer it finds to be the most responsive (considering price, coverage structure, compliance with specifications, service capabilities, and past experience) and not necessarily the lowest price. HWEA reserves the right to give favorable consideration to local vendors of up to 10% over the price quoted for like products or services by non-local vendors. "Local Vendor" means any business which holds a current City of Hopkinsville operating Business License, provided all other material specifications and terms are met.
- (b) All bids will be awarded based on the most current edition of HWEA's Purchasing Policy, as amended.
- (c) All bids will be judged on the basis of best buy to HWEA and compliance with the General Conditions and conformance with the bid specifications. HWEA reserves the right to reject any and all bids.
- (d) Any other considerations or basis for judgment will be stated in the specifications.
- (e) Unless otherwise stated, the Procurement Officer reserves the right to award contracts or place orders to a single source, divide awards or orders among multiple sources, or make any combination thereof that, in the Procurement Officer's judgment, is in the best interest of HWEA.
- (f) Awarded proposer will receive a contract or placement for the insurance program in accordance with the proposal accepted by HWEA. Proposers shall provide pricing for three annual periods beginning July 1, 2026, with annual premiums identified for each period and a total three-year premium stated. Any multi-year pricing shall be subject to carrier terms, conditions, underwriting, and availability.

3. COVERAGE EFFECTIVE DATE AND IMPLEMENTATION

- (a) Coverage shall be bound and effective in accordance with the proposal accepted by HWEA and the policy documents issued by the successful

proposer. All premiums, fees, taxes, and applicable charges shall be included in the proposal unless specifically identified otherwise.

4. COMPETITION

In order to assure fair competition and to permit determination of the best proposal:

- (a) Any carrier name, policy form reference, coverage example, or program structure referenced in the Detailed Specifications or Proposal Form is intended only to designate the standard of coverage and type required and is not intended to limit competition.
- (b) Proposals which show any omission, irregularity, alteration of forms, additions not called for, conditional terms, unresponsive content, or pricing that is obviously unbalanced may be rejected.
- (c) All proposals shall be accompanied by such descriptive materials, coverage summaries, and supporting documents as may be called for by the specifications or Proposal Form.
- (d) Specifications provided are based on HWEA needs and uses, estimated costs of operation and maintenance, and other significant and / or limiting factors to meet HWEA requirements and shall be consistent with HWEA's policies. Minimum or maximum specifications, where included, are not established arbitrarily to limit competition or to exclude otherwise competitive proposers.

5. DISPUTES

In cases of disputes regarding whether a proposal, coverage line, or related service meets specifications, the decision of the Procurement Officer, or authorized representative, shall be final and binding on all parties. The Procurement Officer may request written recommendation from the head of the Department or advisor reviewing the coverage.

6. EXCEPTIONS

The submission of a proposal shall be considered an agreement to all the terms, conditions, and specifications provided herein as listed in the various bid documents, unless specifically noted otherwise in the space provided on the Proposal Form.

7. BID BINDING

Unless otherwise specified, all formal proposals submitted shall be firm and irrevocable for a period of sixty (60) calendar days from the date of opening.

8. PREMIUM CALCULATION

Unless clearly identified otherwise in the Proposal Form, total premium shall equal the sum of the annual premium amounts provided for the three-year program. In the event of an arithmetic discrepancy, HWEA reserves the right to request clarification and correct the total based on the annual premium amounts stated.

9. BINDING AND POLICY ISSUANCE

The proposer shall indicate any requirements, timing, or conditions necessary to bind coverage and issue policy documents following award.

10. POLICY FORMS AND ENDORSEMENTS

The successful proposer shall provide all applicable policy forms, endorsements, and coverage documents necessary to evidence the insurance placed in accordance with these specifications.

SPECIFICATIONS

1. GENERAL SPECIFICATIONS

- (a) All coverage proposals shall be based on the specifications in this bid packet and shall clearly identify included coverages, limits, deductibles, retentions, exclusions, and endorsements.
- (b) All proposed coverages shall be written by carriers authorized or otherwise eligible to provide the quoted coverage in Kentucky and shall reflect sound underwriting and claims support.
- (c) Exposure information provided by HWEA is for proposal purposes only and does not guarantee any specific premium, payroll, value, or exposure level beyond that shown in the underwriting information.

2. INFORMATION TO BE FURNISHED BY PROPOSER

- (a) Each proposal shall have attached the following information:
 - 1. Executive summary of the proposed insurance program.
 - 2. Coverage summaries, specimen policy forms if available, and all material endorsements or exclusions applicable to the proposal.

3. EXCEPTIONS

- (a) Major exceptions to these specifications or failure to submit requested information may be considered cause for rejection of the proposal.

DETAILED SPECIFICATIONS

The following are minimum specifications for:

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Commercial Insurance Coverage

PROPOSER SPECIFICATIONS

The proposer shall indicate whether the coverage offered complies with these minimum specifications or identify any exception. If an exception is noted, please describe the deviation in the space provided. HWEA may award by individual coverage line, group of lines, or whole bid.

ANY AND ALL PROPOSAL RESPONSES MUST HAVE THE FOLLOWING PAGES COMPLETED AND RETURNED OR THE RESPONSE MAY NOT BE CONSIDERED.

Insurance Specifications and Proposal Requirements

HWEA intends for its current insurance program to be used as the baseline structure for quoting. Proposers shall provide a base proposal that matches current coverage or provides materially equivalent coverage first. Any alternate structures, limits, deductibles, enhancements, or deviations shall be shown separately and clearly identified. HWEA reserves the right to award the full insurance program to one proposer or to award individual coverage lines separately if determined to be in HWEA's best interest.

1. Coverage Lines Requested

- Property
- Inland Marine / Contractors Equipment / Miscellaneous Equipment
- Government Crime
- Commercial Automobile
- General Liability
- Employee Benefits Liability
- Employment-Related Practices Liability (EPLI)
- Public Entity Management Liability / Directors and Officers or equivalent management liability
- Excess / Umbrella Liability
- Cyber and Privacy Liability
- Property - Earthquake Coverage
- Workers Compensation and Employers Liability

2. Baseline Program Summary

Coverage Line	Current Carrier / Form	Current Term	Notes for Bid Draft
Property / Inland Marine / Crime	Travelers package policy	7/1/2025 - 7/1/2026	Use current program as baseline; final schedules to be attached.
Commercial Auto	Travelers commercial auto	7/1/2025 - 7/1/2026	Use current vehicle schedule and driver information.
General Liability / Public Entity Liability / EPLI / Management Liability	Travelers / Phoenix policy structure	7/1/2025 - 7/1/2026	Provide equivalent or improved public entity coverage.
Umbrella / Excess Liability	Travelers umbrella	7/1/2025 - 7/1/2026	Base on current excess structure; quote any practical alternates separately.
Cyber	BCS / Lloyd's through RPS	7/1/2025 - 7/1/2026	Base on current cyber structure, including social engineering / funds transfer fraud elements.
Property - Earthquake Coverage	RSUI earthquake/property	7/1/2025 - 7/1/2026	Quote earthquake coverage as a separate line item if structured separately.
Workers Compensation	KEMI Policy No. 386846	7/1/2025 - 7/1/2026	Use current KEMI workers compensation structure as baseline. Include payroll by class code, experience modification factor, employers liability limits, and identify any proposed deviations.

3. Workers Compensation Baseline Information

Required Item	Current Information
Current carrier and policy number	KEMI, Policy No. 386846
Policy term	7/1/2025 - 7/1/2026
Experience modification factor	0.72
Payroll by class code	7502 - \$0; 7520 - \$2,292,012; 7580 - \$682,170; 8810 - \$2,709,014
Class codes	7502 Gas Company: Natural Gas - Local Distributing & Drivers; 7520 Waterworks Operation & Drivers; 7580 Sewage Disposal Plant Operation & Drivers; 8810 Clerical Office Employees NOC
Loss information	To be included with final underwriting release if available
Employers liability limits	Bodily Injury by Accident - \$1,000,000 each accident; Bodily Injury by Disease - \$1,000,000 policy limit; Bodily Injury by Disease - \$1,000,000 each employee

Required Item	Current Information
Special endorsements or requirements	Proposer shall identify any material exclusions, deviations, dividend assumptions, deductible options, schedule rating assumptions, audit provisions, and all endorsements affecting coverage or premium

4. Required Proposal Content

- Executive summary of the proposed program.
- Premium summary by coverage line, taxes, fees, and total cost.
- Carrier identification and AM Best rating for each proposed line.
- Coverage comparison indicating where proposal matches, improves, or deviates from the current HWEA program.
- Schedule of deductibles, retentions, sublimits, exclusions, and material endorsements.
- Identification of the proposed service team, claim reporting contacts, and risk control resources.
- At least three (3) references for comparable public entity, water, sewer, gas, or utility accounts if available.
- Copy of Kentucky producer license and confirmation proposed carriers are admitted or otherwise eligible in Kentucky.
- List of all exceptions to these specifications.
- For Workers Compensation, include carrier, experience modification applied, payroll basis used, employers liability limits, schedule rating assumptions, all endorsements, and any dividend or retrospective rating assumptions if applicable.

5. Proposal Format and Pricing Instructions

- Provide a base proposal matching the current HWEA program or materially equivalent coverage structure.
- Provide pricing for a three-year program, including annual premium by year and total three-year premium.
- Clearly identify any assumptions regarding rate guarantees, annual underwriting review, dividend plans, or other pricing contingencies.
- Any alternate options, deductibles, or revised limits shall be listed separately from the base proposal.

- Identify any markets approached and the specific coverage lines quoted through each market.
- If a coverage line is declined, state the reason and identify any recommended alternative.

6. Underwriting Information to Be Provided with Final Release

Item	Purpose	Draft Status
Statement of Values (SOV)	Property underwriting	Available
Equipment schedule	Inland marine underwriting	Available
Auto schedule	Auto underwriting	Available
Drivers list	Auto underwriting	Needed for final release
Loss runs - 5 years	All lines underwriting	Needed for final release
Water quality report	Underwriting support	Needed for final release
Gas leak report	Underwriting support	Needed for final release
Employee counts and payroll detail	Cyber / workers comp / EPLI support	Partially pending
Budgeted expenditures and revenues	Cyber and underwriting support	Pending
Workers compensation detail	Workers compensation section	Included in bid packet; updated payroll and loss information to be provided with final underwriting release if needed

D. Acknowledgement of Receipt

The undersigned acknowledges receipt of Sealed Bid # 2526-14 - Commercial Insurance Coverage and any addenda issued by HWEA.

Firm Name	
Address	
Contact Person	
Telephone	
Email	
Addenda Received	

Signature: _____ Date: _____

Printed Name / Title: _____

E. Proposal Form

The proposer certifies that it has examined this Bid Packet and submits the following proposal in accordance with the stated requirements. All pricing shall include all applicable fees, taxes, and surcharges unless otherwise noted.

Coverage Line	Total 3-Year Premium	Annual Premium Breakdown (Y1 / Y2 / Y3)	Carrier / AM Best	Notes / Deviations
Property				
Inland Marine / Equipment				
Crime				
Commercial Auto				
General Liability				
Employee Benefits Liability				

Coverage Line	Total 3-Year Premium	Annual Premium Breakdown (Y1 / Y2 / Y3)	Carrier / AM Best	Notes / Deviations
EPLI				
Management Liability / D&O equivalent				
Umbrella / Excess				
Cyber				
Property - Earthquake Coverage				
Workers Compensation / Employers Liability				
Other Optional Coverage				

Required Certifications

- The proposer is licensed to transact the lines of insurance quoted in Kentucky.
- The proposer has disclosed all material deviations from the requested coverage structure.
- The proposer understands HWEA may award by total program or by individual coverage line.
- The proposer agrees that this proposal shall remain valid for sixty (60) days from the due date.



RECEIPT OF BID PACKET

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I hereby acknowledge receipt of the subject bid packet.

Company Authorized Signature

Date



BID FORM / SIGNATURE PAGE

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Company Name: _____

Address: _____

Telephone: _____ Fax: _____

I, the undersigned, do hereby certify that I am a duly authorized representative of _____ located at _____ and I have carefully examined the Invitation to Bid, General Conditions, Detailed Specifications, Acknowledgement of Receipt, Proposal Form, and Bid Form and agree to all terms and conditions as set forth therein.

Signature: _____

Title: _____

Acknowledged before me this _____ day of _____, 2026

NOTARY PUBLIC
My Commission Expires: _____