

DISTRICT OF MACKENZIE



REQUEST FOR PROPOSAL

2025 Environmental Liability Insurance

Issue Date: August 8, 2025

Closing Date: September 2, 2025

District of Mackenzie
Bag 340
Mackenzie, B.C. V0J 2C0
Attn: Kerri Borne, Chief Financial Officer

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Introduction

The District of Mackenzie is issuing this Request for Proposal (RFP) to find a qualified firm to provide environmental liability insurance for a period of three (3) years. This RFP provides information about the District of Mackenzie and establishes the specifications and requirements for submitting a proposal. The term "Vendor" as used in this RFP shall mean the company submitting proposals for consideration.

The District of Mackenzie reserves the right to reject any or all proposals submitted. There is no express or implied obligation for the District of Mackenzie to reimburse Vendors for any expenses incurred in preparing proposals in response to this RFP. If none of the proposals are satisfactory to the District of Mackenzie, no selection will be made. Proposals submitted in response to the RFP become the property of the District of Mackenzie and are subject to public inspection. The District of Mackenzie reserves the right to modify the RFP contents and requirements at any time prior to the submission deadline.

Regardless of the manner in which the RFP document is received by the Vendor, the contents of the RFP may not be altered in any way. Any alterations to the contents of the RFP document will be grounds for dismissal from consideration or termination of any resulting contract. By submitting an RFP, it is agreed by the Vendor that the discovery of any misleading or false information provided may be grounds for rejection from consideration, and/or termination of any resulting contract.

Instructions to Vendor

- a. Proposals must be received only at the following address:

Kerri Borne
Chief Financial Officer
kerri@districtofmackenzie.ca

- b. The Vendor's fee proposal must include the total fee, including PST if applicable, for the premium of the policy. Please show Goods and Services Tax (GST) as a separate line item. The fee quote in the response will be a significant factor in determining the successful Vendor.
- c. The deadline for receipt of complete proposals via e-mail to the District of Mackenzie is **4:00p.m. Pacific Standard Time, on September 2, 2025.**
- d. All proposals, once opened, are considered to be a public record and shall be available for viewing and reproduction by any person.

Questions & Clarification

- a. To clarify any issues in this RFP, the District of Mackenzie will respond only to questions that are presented through e-mail. Questions should be submitted to Kerri Borne at kerri@districtofmackenzie.ca. Telephone questions will not be accepted.
- b. All questions and answers will be consolidated into a single Q&A document.
- c. All questions must be received by **August 25, 2025**.
- d. The Q&A document will be posted on the District of Mackenzie web site at www.districtofmackenzie.ca, with the tender document, on or after **August 27, 2025**. This will be the only distribution method for the Q&A document.

Timeline

The District of Mackenzie's current Environmental Liability Insurance policy expires on October 31, 2025; therefore, the following timeline is an estimate and may be adjusted at the District of Mackenzie's discretion any time during this procurement process.

Distribution of RFP	August 8, 2025
Deadline for questions submitted by email	August 25, 2025
Deadline for completed proposals	September 2, 2025
Notification to successful proponent	September 11, 2025
Start date	November 1, 2025

Communication with the District of Mackenzie

- a. All Vendors who have submitted a proposal will be notified of the District of Mackenzie's decision after the final selection has been made. This notice of final selection may be the only communication between the District of Mackenzie and the Vendors. Telephone or other inquiries concerning this proposal after the proposal deadline are discouraged.

Vendor & District of Mackenzie Responsibilities

- a. It is the responsibility of the Vendor to ensure compliance with all requirements and deadlines. Proposals which are not in compliance with the RFP requirements may be rejected.
- b. It is the responsibility of the Vendor to ensure delivery of all required response material.

- c. The District of Mackenzie assumes no responsibility for technological or logistical issues in delivering the Vendor response.
- d. All proposals will be reviewed to determine if they satisfy the mandatory criteria in this RFP. Proposals not satisfying the mandatory criteria will be rejected.
- e. All costs of preparation and presentation associated with a response to this RFP will be the responsibility of the Vendor. Vendors may be asked to make a presentation before the District of Mackenzie if selected as a finalist.
- f. The District of Mackenzie reserves the right to award all, part, or none of this contract.
- g. The Vendor shall be bound by the information and representations contained in any proposal submitted. The proposal is deemed to be a binding offer on the part of the Vendor.
- h. Submission of a proposal in response to this RFP indicates the Vendor's acceptance of the terms and conditions contained within the RFP.
- i. The District of Mackenzie prohibits the payment of a finder's fee in any form. The Vendor must certify that no finder's fee or finder's commission has been paid or shall be paid to any individual or organization from the establishment of this investment relationship with the District of Mackenzie.
- j. All Vendors must fully disclose any proposed subcontracting of any of the required services.

Statement of Needs

The District of Mackenzie is seeking environmental liability insurance for municipal owned buildings and land. See Appendix for the current Statement of Values and storage tank information.

Evaluation Process & Criteria

Each response to this RFP will be evaluated by the District of Mackenzie to determine the degree to which it responds to the requirements set out. As this is a RFP, other factors in addition to price will be considered when submissions are evaluated, therefore your proposal must include the following information:

- a. Resume, two page maximum, outlining your business and personal experience in the municipal environmental liability insurance field, including any related certifications and education.

- b. Provide evidence that your organization is licensed and in good standing to operate as an insurance broker in the Province of British Columbia.
- c. Provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.
- d. The name of the Insurer that the policy is held with and their experience handling municipal insurance.
- e. Provide a list of current municipal clients of similar size, exposure and scope of operations in your proposal. Please include a list of three (3) references including contact names, addresses and phone numbers.
- f. Provision of limits of coverage and any exclusions.
- g. All premiums must be quoted for a full annual term. Premiums must be final and agreed in full with all insurers.
- h. Provision of a detailed cost breakdown.
- i. The lowest of any proposed quote will not necessarily be accepted by the District of Mackenzie. The District's evaluation criteria will include:
 - Completeness of submission and project appreciation
 - Responsiveness to the RFP requirements as demonstrated by the proponent's ability to provide all of the coverages specified as well as all other details requested in the proposal document.
 - Experience
 - The proponent's proven ability to implement and administer the environmental liability insurance program.
 - The proponent's experience in providing insurance to municipalities.
 - Services Offered
 - Risk Management Services: The District is insured through Municipal Insurance Association for their municipal liability coverage, which includes risk management services, therefore risk management is not included in the proposal. However, the proponent should provide details of any risk management or advisory services which are included in their insurance premium.
 - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
 - References

- Policy and coverage information related to the policy.
 - Price of the three (3) year premium from November 1, 2025 to October 31, 2028.
 - Include options for various deductibles if applicable
- j. Award of any contract resulting from this RFP may be subject to the District of Mackenzie Council approval, and budget considerations.

Confidentiality

The proposal should clearly identify any information that is considered to be confidential or proprietary information (the "Confidential Information"). However, the District of Mackenzie is subject to the Freedom of Information and Protection of Privacy Act. As a result, while the Act offers some protection for third party business interests, the District of Mackenzie cannot guarantee that any Confidential Information provided to the District of Mackenzie can be held in confidence if a request for access is made under the Freedom of Information and Protection of Privacy Act.

Irrevocability of Proposals

By submission of a written request, the Proponent may amend or withdraw their proposal prior to the closing date and time. Upon closing time, all proposals become irrevocable and are valid for a minimum of 60 days. Should their submitted proposal be successful, the Proponent agrees to enter into a contract with the District of Mackenzie. Prices will be firm for the entire contract period, unless otherwise agreed to by both parties.

Alternate Proposals

If an alternate solution is offered, the information shall be submitted in the format requested as a separate proposal.

Limitation of Damages

By submitting a proposal, the Proponent waives any claim for loss of profits if no contract is made with the Proponent, and agrees to all terms and conditions of this RFP. Proponents who have obtained the RFP electronically must not alter any portion of the document, with the exception of adding the information requested. To do so will invalidate the proposal. The Proponent is responsible for ensuring that they have obtained and considered all information necessary to understand the requirements of the RFP and to prepare and submit their proposal.

Cancellation of RFP

The District of Mackenzie reserves the right to cancel this RFP at any time.

Accuracy of Information

The District of Mackenzie makes no representation or warranty, either express or implied, with respect to the accuracy or completeness of any information contained or referred to in this RFP.

Default

The District of Mackenzie may, by notice of default to the Contractor, terminate the whole or any part of the Contract if the Contractor fails to make delivery of the Services within the time specified, or to perform any other provisions of the Contract.

In the event the District of Mackenzie terminates the Contract in whole or in part as provided in clause (a), the District of Mackenzie may procure goods or services similar to those so terminated, and the Contractor shall be liable to the District of Mackenzie for any excess costs for such similar goods or services.

The Contractor shall not be liable for any excess costs under clause (a) if failure to perform the Contract arises by reason of Force Majeure or acts of the District of Mackenzie.

Misrepresentation or Solicitation

If any director, officer, employee or agent of a Proponent makes any representation or solicitation to any Councillor, officer, employee or agent of the District of Mackenzie with respect to the RFP, whether before or after the submission of the proposal, the District of Mackenzie shall be entitled to reject or not accept the proposal.

Business License and Permits

The successful Proponent shall be responsible for acquiring and maintaining a valid District of Mackenzie Business License for the term of the Contract if the successful Proponent is to conduct work on the District of Mackenzie property.

Payment Terms

The successful Proponent shall invoice the District of Mackenzie in an acceptable format and will be paid as per the District of Mackenzie's standard payment terms, net 30 days from date of invoice. The

District of Mackenzie shall not pre-pay for any goods, or services for any period, unless agreed to in writing by the District of Mackenzie.

Applicable Laws and Agreements

This RFP is subject to the terms and conditions of the Agreement for Internal Trade, Mash Annex 502.4 the Trade, Investment and Labour Mobility Agreement, and the New West Partnership Agreement, all inter-provincial trade agreements.

The laws of the Province of B.C. shall govern this request for proposal and any subsequent Contract resulting from the proposal.

APPENDIX A

Statement of Needs

**DISTRICT OF MACKENZIE
PROPERTY LISTING**

DESCRIPTION	BUILDING/YARD IMPROVEMENTS	CONTENTS/EQUIPMENT	DEMOLITION AND DEBRIS REMOVAL	TOTAL INSURED VALUE
B001 - Police & Court House	5,029,925	-	96,750	5,126,675
B001.01 - RCMP Storage Shed	98,363	-	5,698	104,061
B003- Ice Arena, Pool, Library & Community Hall	46,505,575	1,158,743	989,000	48,653,318
B003.01 - Outdoor Ice Surface-Snow Dump Area	133,300	-	-	133,300
B004- Ski Chalet	710,575	22,468	5,000	738,043
B004.01 – Ski Lift Controls Shed	51,708	538	1,000	53,246
B004.02 - Ski Hill Gazebo	53,750	-	1,000	54,750
B005 - Municipal Office Building	3,165,875	467,303	58,050	3,691,228
B006 - Office & Shop Building	3,037,950	429,463	61,275	3,528,688
B007 - Dog Pound Building	523,700	34,293	10,750	568,743
B008 - Salt Storage Building	73,100	-	4,000	77,100
B009 - Cold Storage Building	430,968	130,290	14,298	575,556
B010 - Mechanical Building	695,525	123,840	12,900	832,265
B011- Recreational Vehicle Park Washrooms & Showers	484,825	1,000	5,375	491,200
B011.01 - Recreational Vehicle Park Electrical Bldg	207,475	3,225	4,300	215,000
B012 - Cicada Ball Park Washrooms	560,975	-	2,150	563,125
B012.01 – Cicada Ball Park Dugouts (10 Units)	118,250	-	6,450	124,700
B012.02 - Cicada Ball Park Playground	78,368	-	-	78,368
B015 - Tourism Caboose Building	353,675	-	3,225	356,900
B015.01 - Caboose Outhouse No. 1	12,470	-	200	12,670
B015.02 - Caboose Outhouse No. 2	12,470	-	200	12,670
B016 - Reservoir	3,387,325	-	101,050	3,488,375
B017 - Pump Station No. 1	1,616,800	1,290	40,850	1,658,940
B071.01 - Pump House- Decommissioned	76,003	-	1,400	77,403
B018 - Pump Station No. 2	542,875	-	13,975	556,850
B019 - Booster Pump Station	1,141,650	3,440	29,025	1,174,115
B020 - Pump Station No. 3 Gantahaz	523,525	-	9,675	533,200
B021 - Water Reservoir at Gantahaz	933,100	-	19,350	952,450
B022 - Sewer Lift Station at Century Trl. Park	373,025	-	10,750	383,775
B023 - Airport Pump Station	93,525	-	3,225	96,750
B024 - NDB Building @ Airport – Decommissioned	4,000	-	200	4,200
B026 - Airport Pump House	1,709,250	538	36,550	1,746,338
B027 - Instrument Building at Sewer Lagoons	130,075	1,613	2,150	133,838
B028 - Firth Park Playground	134,375	-	-	134,375
B029 - Sewer Lift Station	228,975	-	4,300	233,275
B030 - Water Pressure Reducing Station (6 Units)	538,575	-	16,125	554,700
B031 - Public Works Yard Fence	138,675	-	-	138,675
B032 - Morfee Lake Outhouses A (2 Units)	60,738	-	1,183	61,921
B032.01 - Morfee Lake Outhouses B (2 Units)	76,756	-	1,183	77,939
B033 - Sewage Treatment Plant	1,245,925	11,933	32,250	1,290,108
B034 - Sewage Treatment Plant Holding Tank	334,325	-	9,675	344,000
B035 - 616 Area Street Lights & Yard Lights	76,970	-	-	76,970
B036 - Cemetery Fence	96,965	-	-	96,965

**DISTRICT OF MACKENZIE
PROPERTY LISTING**

DESCRIPTION	BUILDING/YARD IMPROVEMENTS	CONTENTS/ EQUIPMENT	DEMOLITION AND DEBRIS REMOVAL	TOTAL INSURED VALUE
B037 - Gantahaz Park Valve Building	10,428	-	200	10,628
B037.01 – Gantahaz Park Dugout	39,513	-	400	39,913
B038 - Gantahaz Pump Stn. 4	147,805	-	2,795	150,600
B039 - Airport Runway Lights Control System	-	727,453	-	727,453
B039.01 - Airport Runway, Taxiway & Apron	21,926,775	-	-	21,926,775
B040 - MAC 1 Tot Playground	32,895	-	-	32,895
B040.01 - MAC 1 Tennis/Pickleball Court	39,023	-	-	39,023
B041 - Gantahaz Lake Park Restroom Bldg	13,868	-	300	14,168
B044 - Fire Hall for Airport	1,032,000	43,215	21,500	1,096,715
B044.01 – Airport Fire Hall Storage Container	10,750	-	800	11,550
B045 - Sewage Lagoon Fence	283,800	-	-	283,800
B046 - Skate Board Park	657,900	-	-	657,900
B047 - Spirit Square Improvements	135,450	-	-	135,450
B048 - Little Mack Trail	26,875	-	-	26,875
B049 - Morfee Lake Trail	219,300	-	-	219,300
B050 – Munro Park Playground	90,730	-	-	90,730
B051 - Community Market Park Electrical Shed	75,940	-	500	76,440
B052 - Airport Terminal Building	580,125	25,048	11,825	616,998
B053 - Airport Fueling System	688,000	-	13,975	701,975
B054 - BCAA Playspace	480,525	-	-	480,525
B055 - Morfee Lake Campground Outhouse	141,970	-	200	142,170
B056 - Community Signage	120,416	-	-	120,416
B060 - Fire Hall No. 1	11,454,125	913,750	280,575	12,648,450
B065 - Bike Park	903,000	-	-	903,000
Mackenzie Public Library Contents	-	1,242,297	-	1,242,297
Gantahaz Water Treatment (in construction)	700,000	-	-	700,000
	\$ 115,613,467	\$ 5,341,740	\$ 1,947,607	\$ 122,902,814



**DISTRICT OF MACKENZIE
STORAGE TANK LISTING**

STORAGE TANK SITE ID	SITE ADDRESS	TANK TYPE	INSTALLATION YEAR	CAPACITY (litres)	CONTENTS	TANK MATERIAL	OVERFILL/SPILL SYSTEM	TANK LEAK DETECTION SYSTEM
1	10 Cicada Rd	Above Ground	1995	9,000	Diesel	Steel Double Walled	None	Interstitial Space Monitoring
2	10 Cicada Rd	Above Ground	1995	4,500	Gasoline	Steel Double Walled	None	Interstitial Space Monitoring
3	1000 Airport Rd	Above Ground	2021	12,491	Aviation Fuel	Steel Double Walled	High Level Gauges and Alarms	Automatic Tank Gauging