

NEW HANOVER COUNTY
ALCOHOLIC BEVERAGE CONTROL BOARD

6009 Market Street
Wilmington, NC 28405
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ROBERT MARTENIS, Chairman
WILLIAM KOPP, Vice Chairman
AUGUSTUS EVERETT, JR, Member
THOMAS WOLFE, Member
ZEKE PARTIN, Member

August 26, 2015

To: Whom It May Concern

RE: Request for proposal-Commercial Property & Casualty Insurance

Dear Sir/Madam:

The New Hanover County ABC Board is requesting proposals for its commercial property and casualty insurance. Information is attached which details current coverages/deductibles, etc. based on the current carrier. Estimated information is also included regarding payroll, and estimated replacement costs of all buildings owned by the Board.

Any deviations from the requested coverage/deductibles/dollar amount/etc. should be clearly identified in your proposal.

The proposal request includes insurance policies scheduled to expire November 1, 2015. Below please find a list of current coverages to be quoted:

1. Commercial Property
2. Commercial General Liability
3. Windstorm & Hail
4. Liquor Liability
5. Crime
6. Business Auto
7. Umbrella
8. Data Breach (Network Insurance)

Additional policies are not included in this request for proposal, due to different expiration dates. Those policies are requested to be quoted by winning bidder at the time of their expiration. Those policies are: Public Officials Management & Employment Practices Liability (Expiration: 7/14/2016), Flood Insurance, for three locations (Expiration: 9/4/2016) and Excess Flood Insurance, for two locations (Expiration: 9/4/2016).

Timing:

1. The due date/time for completed proposals are September 21, 2015 at 3:00 PM. Proposals should be in sealed envelopes, clearly marked as "Proposals" and addressed/delivered to: Attn: Jennifer Stancil (Risk Manager) 230 Government Center Dr. 125A, Wilmington NC 28403.

2. All envelopes will be opened by the Risk Manager immediately after the due date/time and discussed with Board Secretary.
3. It is anticipated the Board will make a decision at the following board meeting.
4. Agents will be notified within two business days.

The Board reserves the right to select the proposal deemed to be the most beneficial to the Board which may not necessarily be the proposal with the lowest premium.

If additional information is needed please contact Jennifer Stancil, Risk Manager, at 910-798-7499 or jstancil@nhcgov.com, no later than September 21, 2015.

Sincerely,

Gary Cain

Attachments:

Spreadsheet of locations/coverages/expiration dates

ABC Board List of Coverages
2015-2016

<u>Coverage</u>	<u>Effective Date</u>	<u>Deductible</u>	<u>Limits/Coverage</u>
Property Policy	11/1/2015-16	Varies/See property schedule	See Location List
General Liability	11/1/2015-16	0	\$1,000,000 Occ/\$2,000,000 Agg
Liquor Liability	11/1/2015-16	0	\$1,000,000 Occ/2,000,000 Agg
Computer Fraud	11/1/2015-16	0	\$25,000
Crime	11/1/2015-16	0	\$50,000
Automobile	11/1/2015-16	\$500 Comp/\$500 Coll	\$1,000,000 Liability \$5,000 medical payments \$1,000,000 Uninsured/Underinsured Comprehensive Deductible \$500 Collision Deductible \$500 Hired Auto - If Any Non-Owned Auto 15
Umbrella (Covering Auto, Employers Liability, General Liability and Liquor Liability)	11/1/2015-16	Underlying	\$3,000,000
Workers Compensation & Employers Liability	11/1/2015-16	0	\$100,000/100,000/500,000
Estimated Payroll Amount			\$2,439,283
Data Breach/Network Insurance	11/1/15-16	\$5,000	\$500,000
Wind and Hail			
6730 Wrightsville Ave	11/1/15-16	\$5,000/1%	\$618,300/330,500
1020 N Lake Park Blvd	11/1/15-16	\$5,000/1%	\$1,213,100/407,200

ABC Board List of Coverages
2015-2016

Other Upcoming Policies			
Public Officials Liability/Employment Practices	7/14/15-16	\$5,000	\$1,000,000 Occ/\$2,000,000 Agg
Flood Insurance			
6730 Wrightsville Ave.	9/4/15-16	\$1,000/1,000	\$500,000/350,000
1020 N Lake Park Blvd	9/4/15-16	\$1,000/1,000	\$500,000/400,000
6015 Castle Hayne Road	9/4/15-16	\$1,000/1,000	\$500,000/200,000
Excess Flood			
6730 Wrightsville Ave	9/4/15-16	Underlying	\$118,500
1020 N Lake Park Blvd	9/4/15-16	Underlying	\$713,000

ABC Board Vehicle List
2015-2016

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN#</u>
2008	GMC	Crew Cab	1GDT8E4B78F412788
2008	Chevrolet	Express Van	1GCGG29C681223572
2012	Ford	Escape	1FMCU0D70CKB81100
2015	FRTL	Truck	1FVHCYDT8FHGB0576

ABC Board Locations
2015-2016

<u>Store #</u>	<u>Location Address</u>	<u>Year Built</u>	<u>Sq Footage</u>	<u>Deductibles</u>	<u>Building Replacement Cost</u>	<u>Contents Replacement Cost</u>
101/103	523 S 17th Street Wilmington, NC 28401	2000	20,095	\$1,000/5% Wind	\$2,351,500	\$891,200
102	2378 Carolina Beach Road Wilmington, NC 28401	1965	2,240	\$1,000/5% Wind	\$347,500	\$192,200
106	3544 S College Road Wilmington, NC 28403	2005	5,006	\$1,000/5% Wind	\$803,500	\$351,700
109	6015 Castle Hayne Rd Castle Hayne, NC 28429	1998	2,641	\$1,000/5% Wind	\$507,200	\$172,000
104	6730 Wrightsville Ave Wilmington, NC 28403	2001	4,138	\$1,000/Wind Excluded	\$618,300	\$330,500
110	8122 Market Street Wilmington, NC 28411	2006	5,006	\$1,000/5% Wind	\$823,000	\$371,400
108	5410 Market Street Wilmington, NC 28405	1997	5,964	\$1,000/5% Wind	\$955,400	\$374,000
105	1020 N Lake Park Blvd Carolina Beach, NC 28428	2009	6,197	\$1,000/Wind Excluded	\$1,213,100	\$407,200
107	6009 Market Street Wilmington, NC 28405	2015	30,444	\$1,000/5% Wind	\$3,329,000	\$1,865,700