



OFFICE OF THE COMPTROLLER  
CITY OF ST. LOUIS



**DARLENE GREEN**  
Comptroller

212 City Hall  
(314) 622-3588  
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January 25, 2013

To Whom It May Concern:

The City of St. Louis desires quotations for all risk insurance coverage for various city buildings per the attached specifications.

Coverage to be awarded for three years with premiums paid annually.

Quotations to be addressed to: OFFICE OF THE COMPTROLLER  
1200 Market St - Room 311  
St. Louis, MO 63103  
Attention: Mr. John Zakibe

Quotations must be received by mail no later than 11:00 a.m. CST, February 25, 2013. Faxed, emailed or hand-delivered quotations will not be accepted.

The existing broker may issue a renewal quote from the existing carrier.

The starting period for eligible submission to alternative carriers of the new bid specification will commence at 12:01 a.m. CST, January 31, 2013.

Any successful proposals must have notification from the carrier of the exact date and time a submission was received from brokers and brokers must submit evidence of the time of their submission to carrier. Any broker whose submission of the revised specifications was made before aforementioned date and time will be disqualified.

Accepted proof of submission times would be:

- IF E-MAILED:  
Electronic time-stamp. This would include date and time including minutes and seconds.
- IF FAXED:  
Confirmation of the sent/received date and time indicated on the fax transmission.

- IF MAILED:  
Post-mark and date stamp of receipt by carrier.

Any proposal for this insurance coverage that shows a broker submission prior to 12:01 a.m. CST, January 31, 2013 will be disqualified.

The City reserves the right to reject any and all proposals. Any questions may be addressed to above address.

Yours truly,



John Zakibe  
Deputy Comptroller

JZ/bms  
Attachments

## **MINORITY BUSINESS ENTERPRISE AND WOMEN BUSINESS ENTERPRISE MBE/WBE PARTICIPATION**

As used in this requirement, "Minority Business Enterprise" or "MBE" and "Women Business Enterprise" or "WBE" are defined as follows:

1. **"Minority Business Enterprise" or "MBE"** means a small business concern as defined in Small Business Act, 15 U.S.C., as amended that is 51 percent owned by a minority or, in the case of a corporation, at least 51 percent of the stock or which is owned by one or more individuals who are minorities; and whose management and daily business operations are controlled by one or more individuals who are Asian American, Black American, Hispanic American or Native American; and located in the Metropolitan St. Louis Area.
  
2. **"Woman Business Enterprise" or "WBE"** means a small business concern as defined in the Small Business Act, 15 U.S.C., as amended that is 51 percent of the stock of which is owned by one or more women; and whose management and daily business operations are controlled by one or more individuals who are women; and located in the Metropolitan St. Louis Area.

It is the policy of the City of St. Louis to ensure the maximum utilization of minority and women's business enterprises in contracting and the provision of goods and services to the City, its departments, agencies and authorized representative and to all entities receiving City funds or City-administered government funds while at the same time maintaining the quality of goods and services provided to the City and its sub recipients through the competitive bidding process. The provisions of this Policy shall apply to all contracts awarded by the City, its departments and agencies and to all recipients of City funds or City-administered government funds and shall be liberally construed for the accomplishments of its policies and purposes.

### **Goal:**

A goal of 25% MBE and 5% WBE utilization has been established in connection with the Agreement. This goal is based on the original Agreement amount and remains in effect throughout the term of the Agreement. If an award of the Agreement is made and the MBE/WBE participation is less than the Agreement goal, the Bidder shall continue good faith efforts throughout the term of the Agreement to increase MBE/WBE participation and to meet the Agreement goal. **Please note: Bidders which have been certified as either an MBE or WBE are still required to fill both goals. In addition, Bidders which have been certified as an MBE and a WBE can only be used to fulfill either the MBE goal or the WBE goal, not both goals.**

A listing of certified MBE/WBE participants is available from the City.

**CITY OF ST LOUIS  
PROPERTY BID**

**POLICY LIMIT:**

THE CARRIERS LIABILITY WILL NOT EXCEED THE RESPECTIVE SUB-LIMITS OF LIABILITY SHOWN ELSEWHERE FOR THE COVERAGES INVOLVED. HOWEVER, IN NO EVENT WILL THE CARRIER'S TOTAL LIMIT OF LIABILITY EXCEED \$ 632,059,680 AS A RESULT OF ANY ONE OCCURRENCE, REGARDLESS OF THE NUMBER OF PERILS, COVERAGES OR LOCATIONS INVOLVED.

**COVERED PERILS:**

ALL RISKS OF DIRECT PHYSICAL LOSS OR DAMAGE, AS DEFINED AND LIMITED HEREIN, ON REAL PROPERTY, PERSONAL PROPERTY, BUSINESS INTERRUPTION, INCLUDING THE EXTENSIONS OF COVERAGE APPLYING AT THE DESCRIBED LOCATIONS SHOWN ON THE ATTACHED LOCATION SCHEDULE.

**SUB-LIMITS:**

UNLESS OTHERWISE SATED BELOW, THE FOLLOWING SUB-LIMITS OF LIABILITY WILL APPLY ON A PER OCCURRENCE BASIS FOR ALL COVERAGES PROVIDED, AND ARE PART OF, NOT IN ADDITION TO THE ABOVE LIMIT OF LIABILITY.

\$ 6,319,867	CONTRACTORS EQUIPMENT (REPLACEMENT COST)
\$ 10,000,000	BUSINESS INTERRUPTION
\$ 632,059,680	EARTHQUAKE (ANNUAL AGGREGATE, FOR ALL COVERAGES PROVIDED)
\$ 250,000,000	FLOOD (ANNUAL AGGREGATE FOR ALL COVERAGES PROVIDED)

POLICY LIMIT      BOILER & MACHINERY

**VALUATION / MARGINAL CLAUSE:**

THIS POLICY IS BASED UPON THE SCHEDULED VALUES DATED 03/01/13. IN THE EVENT OF ANY LOSS UNDER THE POLICY, THE LIABILITY OF THE COMPANY SHALL BE LIMITED TO THE LEAST OF THE FOLLOWING:

- A. THE ACTUAL ADJUSTED AMOUNT OF LOSS WITHIN THE COVERAGE OF THE POLICY, LESS APPLICABLE DEDUCTIBLE(S).
- B. 110% OF THE TOTAL STATED VALUE FOR EACH SCHEDULED LOCATION OR ITEM OF PROPERTY INSURED INCLUDING, WITHOUT LIMITATION, BUILDING AND ANY OTHER COVERAGES PROVIDED AT SUCH LOCATION, AS SHOWN ON THE STATEMENT OF VALUES DATED 03/01/13, LESS APPLICABLE DEDUCTIBLE(S).

IN NO EVENT SHALL THIS MARGIN CLAUSE INCREASE THE LIMIT OF LIABILITY OF THE COMPANY.

REPLACEMENT COST / AGREED AMOUNT

**EXTENSION OF COVERAGE SUB-LIMITS:**

THE FOLLOWING SUB-LIMITS OF LIABILITY WILL APPLY ON A PER OCCURRENCE BASIS FOR ALL COVERAGES PROVIDED, UNLESS OTHERWISE STATED BELOW, AND ARE PART OF, NOT IN ADDITION TO THE ABOVE LIMIT OF LIABILITY. FOR ANNUAL AGGREGATE SUB-LIMITS THE POLICY YEAR WILL BEGIN AT THE INCEPTION DATE OF THE POLICY AND BE CONCURRENT WITH THE ANNIVERSARY DATES OF THE POLICY.

\$ 250,000	FIRE FIGHTING MATERIALS AND EXPENSES
\$ 500,000	PROFESSIONAL FEES
\$ 250,000	EXPEDITING EXPENSES
\$ 250,000	TREES, SHRUBS, PLANTS AND LAWNS – LIMIT \$ 1,000 PER ITEM
\$ 500,000	PAVEMENTS AND ROADWAYS
\$ 100,000	LAND AND WATER CLEAN UP EXPENSES (ANNUAL AGGREGATE FOR ALL COVERAGE PROVIDED)
\$ 250,000	INSTALLATION FLOATER
\$ 10,000,000	NEWLY ACQUIRED PROPERTY
\$ 10,000,000	UNNAMED LOCATIONS COVERAGE
\$ 250,000	FINE ARTS
\$ 10,000,000	ACCOUNTS RECEIVABLE
\$ 10,000,000	VALUABLE PAPERS AND RECORDS
\$ 1,000,000	ELECTRONIC DATA PROCESSING, DATA AND MEDIA

**EXTENSION OF COVERAGE SUB-LIMITS – CONTINUED:**

## DEMOLITION AND INCREASED COST OF CONSTRUCTION

POLICY LIMIT	COVERAGE A – UNDAMAGED PORTION
\$ 10,000,000	COVERAGE B – DEMOLITION
\$ 10,000,000	COVERAGE C – COMPLIANCE WITH THE LAW
\$ 1,000,000	COVERAGE D – BUSINESS INTERRUPTION
\$ 1,000,000	ERRORS AND OMISSIONS
\$ 5,000,000	TRANSIT

## TERRORISM COVERAGE AND THE SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT

\$ 632,059,680	UNITED STATES CERTIFIED ACTS OF TERRORISM
\$ 100,000	TERRORISM COVERAGE FOR LOCATIONS OUTSIDE THE UNITED STATES
\$ 1,000,000	FUNGUS, MOLD OR MILDEW
\$ 100,000	DEFERRED PAYMENT
\$ 5,000,000	OFF PREMISES SERVICE INTERRUPTION – PROPERTY DAMAGE
\$ 100,000	ARSON REWARD
\$ 100,000	MONEY & SECURITIES
\$ 100,000	LOCKS & KEYS
\$ 100,000	TENANTS LEGAL LIABILITY AND EXPENSE
\$ 100,000	SOFT COSTS

**BUSINESS INTERRUPTION – EXTENSION OF COVERAGE SUB-LIMITS**

30 DAYS	ORDINARY PAYROLL
30 DAYS	CIVIL AUTHORITY
30 DAYS	EXTENDED PERIOD OF INDEMNITY
\$ 250,000	OFF-PREMISES SERVICE INTERRUPTION
\$ 250,000	CONTINGENT BUSINESS INTERRUPTION
\$ 500,000	LOST LEASE
\$ 250,000	INGRESS/EGRESS
\$ 100,000	TAX TREATMENT

**DEDUCTIBLE AMOUNT**

EARTHQUAKE:	2% OF THE COMBINED VALUE OF PROPERTY AT THE LOCATION WHERE LOSS OCCURS SUBJECT TO A MINIMUM DEDUCTIBLE AMOUNT OF \$ 100,000 PER LOCATION
FLOOD:	\$ 100,000 PER OCCURRENCE FOR EACH LOCATION FOR ALL COVERAGE PROVIDED
BOILER AND MACHINERY:	\$ 5,000
OFF PREMISES SERVICE INTERRUPTION:	12 HOUR WAITING PERIOD SUBJECT TO \$ 10,000 POLICY DEDUCTIBLE
ELECTRONIC DATA PROCESSING:	48 HOUR WAITING PERIOD / SUBJECT TO \$ 10,000 POLICY DEDUCTIBLE PER LOCATION
ALL OTHER LOSSES:	\$ 10,000

**MORTGAGEE / LOSS PAYEE / ADDITIONAL NAMED INSURED / TRUSTEE**

LOCATION 3: THE ST LOUIS MUNICIPAL FINANCE CORPORATION II, ST LOUIS MO  
LOCATION 65: THE ST LOUIS MUNICIPAL FINANCE CORPORATION, 1520 MARKET STREET, SUITE 3005, ST LOUIS MO 63103  
LOCATION 65: UMB BANK OF ST LOUIS NA, 6 SOUTH BROADWAY, ST LOUIS MO 63102

## **AM BEST RATING GUIDELINES**

IN THE CITY'S INTEREST OF FULL DISCLOSURE, THE CITY MUST BE ADVISED OF THE FOLLOWING:

- CARRIER RATING
- CARRIER POLICYHOLDERS SURPLUS
- CARRIER FINANCIAL OUTLOOK
- CARRIER MUST HAVE RATING OF B+ VII OR HIGHER
- MUST ADVISE IF CARRIER IS NOT ADMITTED IN MISSOURI AND NOT COVERED BY THE MISSOURI GUARANTEE FUND.

**CITY OF ST LOUIS**  
**2013 - 2014 STATEMENT OF VALUES**

LOC NO	BLDG NO	LOCATION ADDRESS / DESCRIPTION	COVERAGE	VALUE
1	1	1315 Chestnut Street, St Louis MO 63103 (Soldiers Memorial)	Building	\$ 2,704,637
2	1	101 South Tucker Blvd, St Louis MO 63102 (City Hall)	Building	\$ 22,002,375
3	1	10 North Tucker Blvd, St Louis MO 63101 (Civil Courts) Additional Named Insured - The St Louis Municipal Finance Corporation II	Building	\$ 59,528,466
4	1	1320 Market Street, St Louis MO 63103 (Municipal Courts)	Building	\$ 15,305,340
5	1	920 North Vandeventer Avenue, St Louis MO 63108 (Juvenile Courts)	Building	\$ 25,272,222
6	1	REAR 920 N Vandeventer, St Louis MO 63110 Juvenile Court - Gymnasium	Building	\$ 994,794
7	1	3827 Enright, St Louis MO 63110 (AKA: 910 N Vandeventer Avenue) Former Juvenile Clinic Annex	Building	\$ 1,090,152
8	1	929 N Spring, St Louis MO 63110 HDC Headquarters	Building	\$ 3,066,053
9	1	911 N Spring, St Louis MO 63110 Urban League Head Start Building	Building	\$ 1,589,805
10	1	4971 Oakland Avenue, St Louis MO 63110 (Fire/Police Telegraph)	Building	\$ 424,272
11	1	1900 Hampton Avenue, St Louis MO 63139 (Street Dept., Ctrl Equipment Service)	Building	\$ 1,759,776
12	1	4100 South First Street, St Louis MO 63118 (Refuse Division)	Building	\$ 28,489,301
13	1	100 East Grand Avenue, St Louis MO 63147 (Refuse Division)	Building	\$ 2,672,432
14	1	Kiener Plaza, St Louis MO (Kiener Plaza) Index No. 69186.25 Property is bounded by Market Street to the South, Sixth Street to the East, Chestnut Street to the North and Seventh Street to the West.)	Building	\$ 4,152,335
15	1	1200 Clark Avenue, St Louis MO 63103 (Police Headquarters)	Building	\$ 8,067,770
16	1	3930 Laclede Avenue, St Louis 63108 (Police Headquarters)	Building	\$ 2,349,738
17	1	1640 South Kingshighway Blvd, St Louis MO 63110 (Water Division)	Building	\$ 820,377

18	1	1 North Market, St Louis MO 63102 (4 Buildings) (Port Facility)	Building	\$	5,427,073
		Building 1 - \$ 621,160 (Warehouse 2)			
		Building 2 - \$ 4,538,613 (Warehouse 4)			
		Building 3 - \$ 210,650 (Office and Shop)			
		Building 4 - \$ 56,650 (Caustic House)			
19	1	City Block 2450 Wharf South of East Grand, St Louis MO (Port Facility)	Building	\$	126,062
20	1	S 14th Street/Clark/Tucker/Market, St Louis MO 63101 (Parking Lots & Equipment)	Lot & Equip	\$	2,990,297
21	1	1114 Market Street, St Louis MO 63101 (Carnahan - Old United States Courthouse)	Building Contents	\$ \$	74,699,356 8,000
22	1	1222 Clark Street, St Louis MO 63103 (Forensic Laboratory)	Building Contents	\$ \$	10,015,772 1,532,000
23	1	1520 Market Street, St Louis MO 63103 (L Douglas Abram Building)	Building	\$	8,942,654
24	1	730 Carroll Street, St Louis MO 63104 (Soulard Market)	Building	\$	977,162
25	1	1122 Clark Avenue, St Louis MO 63102 (Municipal Garage)	Building	\$	3,339,612
26	1	315 Tucker Blvd, St Louis MO 63102 (Police Academy)	Building	\$	11,901,728
27	1	1225 Spruce Street, St Louis MO 63103 (Police Communications)	Building Contents	\$ \$	3,862,542 178,588
28	1	4213 Gibson Avenue, St Louis MO 63110 (Police Patrol Support)	Building	\$	4,521,852
29	1	3919 Laclede Avenue, St Louis MO 63108 (Police Supply Division)	Building Contractor Equip	\$ \$	4,959,139 6,319,687
30	1	430 South 15th Street, St Louis MO 63103 (Gateway Transportation Center)	Building	\$	15,898,050
31	1	930 Holly Hills Ave, St Louis MO 63111 (Carondelet Park Facility) * Include coverage for Outside Playground, Outside Waterpark, Playground, Pool Slides	Building * Contents	\$ \$	21,630,000 500,000
32	1	200 S Tucker, St Louis MO 63102 (Justice Center)	Building	\$	95,496,717
33	1	314 South Tucker, St Louis MO 63102 (Firehouse)	Building Contents	\$	28,707,605 Included

34	1	1421 Jefferson St, St Louis MO 63106 (Firehouse)	Building Contents	\$ 3,052,307 Included
35	1	2123 North Market Street, St Louis MO 63113 (Firehouse)	Building Contents	\$ 1,030,000 Included
36	1	1501 Salisbury, St Louis MO 63107 (Firehouse)	Building Contents	\$ 1,030,000 Included
37	1	814 LaBeaume, St Louis MO 63102 (Firehouse)	Building Contents	\$ 1,030,000 Included
38	1	4161 Kennerly, St Louis MO 63113 (Firehouse)	Building Contents	\$ 1,030,000 Included
39	1	3223 Dr Martin Luther King Drive, St Louis MO 63106 (Firehouse)	Building Contents	\$ 1,030,000 Included
40	1	2910 S Jefferson, St Louis MO 63118 (Firehouse)	Building Contents	\$ 1,030,000 Included
41	1	2600 LaSalle, St Louis MO 63104 (Firehouse)	Building Contents	\$ 1,030,000 Included
42	1	2224 South 7th Street, St Louis MO 63104 (Firehouse)	Building Contents	\$ 1,030,000 Included
43	1	5749 Manchester, St Louis MO 63110 (Firehouse)	Building Contents	\$ 1,030,000 Included
44	1	1229 McCausland, St Louis MO 63117 (Firehouse)	Building Contents	\$ 1,030,000 Included
45	1	4408 Donovan, St Louis MO 63109 (Firehouse)	Building Contents	\$ 1,030,000 Included
46	1	5450 Arsenal, St Louis MO 63139 (Firehouse)	Building Contents	\$ 1,030,000 Included
47	1	5000 Kingshighway, St Louis MO 63109 (Firehouse)	Building Contents	\$ 1,030,000 Included
48	1	4425 South Compton, St Louis MO 63111 (Firehouse)	Building Contents	\$ 1,030,000 Included
49	1	3523 Magnolia, St Louis MO 63118 (Firehouse)	Building Contents	\$ 1,030,000 Included
50	1	6624 Morganford Road, St Louis MO 63116 (Firehouse)	Building Contents	\$ 1,030,000 Included
51	1	6500 Michigan, St Louis MO 63111 (Firehouse)	Building Contents	\$ 1,030,000 Included
52	1	3500 South Grand, St Louis MO 63118 (Firehouse)	Building Contents	\$ 1,030,000 Included

53	1	8227 South Broadway, St Louis MO 63111 (Firehouse)	Building Contents	\$ 1,030,000 Included
54	1	1400 Shawmut, St Louis MO 63112 (Firehouse)	Building Contents	\$ 1,030,000 Included
55	1	4810 Enright, St Louis MO 63108 (Firehouse)	Building Contents	\$ 1,030,000 Included
56	1	200 South Vandeventer, St Louis MO 63110 (Firehouse)	Building Contents	\$ 1,030,000 Included
57	1	541 DeBaliviere Avenue, St Louis MO 63112 (Firehouse)	Building Contents	\$ 1,030,000 Included
58	1	5214 West Florissant, St Louis MO 63115 (Firehouse)	Building Contents	\$ 1,030,000 Included
59	1	5600 Prescott Avenue, St Louis MO 63147 (Firehouse)	Building Contents	\$ 1,030,000 Included
60	1	5245 Natural Bridge Avenue, St Louis MO 63115 (Firehouse)	Building Contents	\$ 1,030,000 Included
61	1	4520 Margaretta Avenue, St Louis MO 63115 (Firehouse)	Building Contents	\$ 1,030,000 Included
62	1	5425 Partridge Avenue, St Louis MO 63120 (Firehouse)	Building Contents	\$ 1,030,000 Included
63	1	8300 North Broadway, St Louis MO 63147 (Firehouse)	Building Contents	\$ 1,030,000 Included
64	1	4343 West Florissant, St Louis MO 63115	Building Contents	\$ 18,000,280 Included
65	1	7600 Hall Street, St Louis MO 63103 (Workhouse)	Building Contents	\$ 98,813,382 Included
<b>TOTAL BLANKET BUILDING / CONTENTS / BUSINESS INTERRUPTIONS</b>				<b>\$ 632,059,710</b>