CITY OF CEDAR KEY

REQUEST FOR PROPOSALS

General and Professional Liability Insurance Services

Solicitation	RFP No. 2026-GL-01
Proposal Due	Friday, August 14, 2026 at 3:00 p.m. Eastern Time
Anticipated Coverage Term	October 1, 2026 through October 1, 2027
Issuing Agency	City of Cedar Key, Florida
Submission Methods	Email: cityclerk@cedarkeyfl.us | Mail: P.O. Box 339, Cedar Key, FL 32625 | Hand delivery: 809 6th Street

Proposals received after the stated deadline may be rejected as nonresponsive.

The City of Cedar Key invites qualified insurance carriers, public-entity insurance trusts, brokers, and agents to submit proposals for general and professional liability insurance and related risk-management services. The City seeks financially sound, responsive coverage appropriate for a Florida municipality and substantially comparable to or broader than its current program.

The City may reject any or all proposals, waive minor informalities when lawful, negotiate with one or more respondents, and award the proposal determined to be in the City's best interest. Issuance of this RFP does not obligate the City to make an award or reimburse proposal costs.

Procurement Schedule

Milestone	Date / Time
RFP issued	July 30, 2026
Deadline for written questions	August 7, 2026 at 3:00 p.m. ET
City responses / addenda, if any	On or before August 11, 2026
Proposals due	August 14, 2026 at 3:00 p.m. ET
Evaluation and possible interviews	August 17-21, 2026
Anticipated award	August 2026
Coverage effective	October 1, 2026 at 12:01 a.m.

Dates other than the proposal deadline are estimates and may be changed by written addendum.

1. Purpose and Background

The City of Cedar Key is a Florida municipality seeking proposals for its general/professional liability insurance program for the policy period beginning October 1, 2026. Respondents should offer a complete program suited to municipal operations, including claims administration, defense, loss control, and risk-management support.

The City's current 2025-2026 general/professional liability program provides a $3,000,000 limit with a $0 deductible and includes general liability, public officials errors and omissions, employment practices liability, employee benefits administration liability, and law-enforcement liability. The current declarations list four full-time and four part-time law-enforcement personnel with arrest powers and a payroll basis of $494,747. These figures are provided for comparison and underwriting only and must be verified before binding.

2. Scope of Requested Coverage

Respondents shall quote the following coverages as one coordinated program. Alternative structures may be offered, but each deviation from the requested baseline must be clearly identified.

Coverage	Minimum Requested Scope
General liability	Bodily injury, property damage, personal and advertising injury, premises/operations, products/completed operations where applicable, broad-form property damage, contractual liability to the extent commercially available, host liquor liability, fire legal liability, and medical payments or equivalent municipal coverage.
Public officials / errors and omissions	Wrongful acts by the City and its elected and appointed officials, boards, commissions, employees, and authorized volunteers, including land-use and administrative exposures to the extent available.
Employment practices liability	Claims involving discrimination, harassment, retaliation, wrongful termination, and other covered employment-related wrongful acts.
Employee benefits administration liability	Errors and omissions in administering employee benefit programs.
Law-enforcement liability	Liability arising from law-enforcement activities, including civil-rights allegations, use of force, false arrest/detention, and related defense, subject to disclosed terms and exclusions.
Supplemental municipal coverages	Broad-form property damage, fire legal liability, medical attendants/medical directors malpractice, inverse condemnation/Bert J. Harris Act exposure, crisis intervention expense, sewer-line backup initial cleanup, and other municipal-specific extensions where available.

3. Minimum Coverage Standards

- A combined or coordinated limit of not less than $3,000,000 per occurrence or wrongful act and, where applicable, in the aggregate. Respondents shall explain whether limits are shared, dedicated, eroded by defense costs, or subject to an excess or specific-excess structure.
- A $0 deductible is preferred. Respondents may quote reasonable deductible or self-insured-retention alternatives as separately priced options.
- Defense costs outside the limit are preferred. If defense costs reduce the limit, the proposal must state this prominently.
- Coverage shall apply to the City, its elected and appointed officials, employees, boards, commissions, authorized volunteers, and other persons or entities customarily included for municipal insureds.

- The proposal must identify whether coverage is occurrence-based or claims-made. For any claims-made coverage, state the retroactive date, extended-reporting options, and cost.
- The carrier shall have the duty to defend covered claims or clearly explain any reimbursement or consent-to-defense arrangement.
- The proposal must disclose all material exclusions, sublimits, aggregates, waiting periods, coinsurance, deductibles, retentions, and coverage restrictions.
- Coverage forms and endorsements must comply with applicable Florida law and regulatory requirements.

4. Claims and Risk-Management Services

The selected respondent shall provide or coordinate the following services:

- Prompt claim acknowledgment, investigation, reserving, defense assignment, litigation management, settlement evaluation, and regular claim-status reporting.
- A designated claims contact and escalation procedure for urgent matters.
- Access to qualified Florida defense counsel experienced in municipal, civil-rights, employment, land-use, and law-enforcement matters.
- At least annual loss-run reporting and additional loss runs upon reasonable request.
- Loss-control consultation, safety resources, training opportunities, and recommendations tailored to municipal operations.
- Assistance with certificates of insurance, additional-insured questions, contractual risk transfer, and coverage interpretation.
- Transition assistance for open claims and prior acts, where applicable.

5. Proposal Content and Required Format

Organize the proposal using the numbered sections below. Concise responses are encouraged; marketing material should be limited to information directly relevant to the evaluation.

1. Cover letter signed by an individual authorized to bind the respondent, identifying the legal name, business address, primary contact, telephone number, and email address.
2. Executive summary describing the recommended program and why it is appropriate for the City.
3. Respondent qualifications, including years in business, Florida public-entity experience, organizational structure, and the roles of the carrier, trust, broker, agent, administrator, and claims personnel.
4. Carrier or risk-pool information, including legal name, NAIC number if applicable, Florida authorization status, A.M. Best rating or other financial-strength information, and reinsurance structure if relevant.
5. A coverage comparison using the Coverage and Pricing Schedule in Appendix A, including limits, deductibles/retentions, defense-cost treatment, forms, endorsements, exclusions, sublimits, aggregates, and deviations.
6. Complete premium and fee information, including taxes, assessments, commissions, brokerage fees, service fees, surplus-lines charges, installment charges, and all other costs. State whether pricing is guaranteed and identify any adjustable exposures or audit provisions.
7. A separate quote for optional special-events coverage. The quote shall identify the types of events covered, eligible locations and activities, limits, deductibles or retentions, exclusions, participant and spectator liability, host liquor or liquor liability options, additional-insured availability, event-specific reporting requirements, and the basis for calculating premium. The City may elect to purchase or decline this optional coverage without affecting consideration of the base proposal.
8. Claims-administration and risk-management approach, including response standards, defense-counsel selection, settlement authority, reporting, loss control, and transition support.

9. At least three references for Florida municipalities or comparable public entities, preferably of similar size or exposure.
10. Disclosures of pending litigation, regulatory action, license discipline, conflicts of interest, or other circumstances that could materially affect performance.
11. Completed certifications in Appendix B and any exceptions to the RFP or proposed contract terms.

6. Underwriting Information and Reference Documents

The following documents are provided for underwriting and comparison. They are historical materials and do not constitute a warranty that all information remains current:

- 2025-2026 City of Cedar Key all-coverages policy/declarations and schedules.
- 2024 general/professional liability policy/declarations and forms.
- Public liability loss report as of May 31, 2026.
- Workers' compensation loss report as of May 31, 2026 (contextual information only; workers' compensation is not included in this solicitation unless requested by addendum).

Respondents are responsible for identifying additional information needed to quote. Any reliance on payroll, staffing, property, vehicle, or operational figures is subject to final City verification and carrier underwriting.

7. Questions, Addenda, and Communications

All questions concerning this RFP must be submitted in writing to the Office of the City Clerk and received no later than August 7, 2026 at 3:00 p.m. Eastern Time. Respondents shall not rely on oral interpretations. Only a written addendum issued by the City may modify this RFP.

Respondents are responsible for confirming receipt of all addenda and acknowledging them in the proposal. Contact with individual commissioners or other City personnel regarding this solicitation outside the designated process may result in disqualification to the extent permitted by law.

8. Submission Instructions

Proposals may be submitted by email, mail, or hand delivery using one of the following methods:

Email: cityclerk@cedarkeyfl.us

Mail: City of Cedar Key - Office of the City Clerk, P.O. Box 339, Cedar Key, Florida 32625

Hand Delivery: City of Cedar Key - Office of the City Clerk, 809 6th Street, Cedar Key, Florida 32625

Email submissions should be sent as a signed PDF attachment with the subject line: "RFP NO. 2026-GL-01 - GENERAL LIABILITY INSURANCE." Respondents are responsible for confirming that the City received the emailed proposal before the deadline.

Mailed or hand-delivered proposals must include one signed original and three copies in a sealed package. Address or deliver the package to:

City of Cedar Key - Office of the City Clerk
P.O. Box 339
Cedar Key, Florida 32625

Clearly mark the outside of the package: "SEALED PROPOSAL - RFP NO. 2026-GL-01 - GENERAL LIABILITY INSURANCE - DO NOT OPEN."

Proposals must be received, not merely postmarked, emailed, or dispatched, by Friday, August 14, 2026 at 3:00 p.m. Eastern Time. The respondent bears all delivery and transmission risk. Facsimile submissions will not be accepted.

Proposal prices shall remain firm for at least 90 days after the due date unless the proposal states a longer period.

9. Evaluation and Award

The City intends to award to the responsive, responsible respondent whose proposal offers the best overall value. The City is not required to select the lowest-priced proposal.

Evaluation Factor	Weight
Coverage breadth, limits, exclusions, and alignment with municipal exposures	35 points
Qualifications, public-entity experience, and financial strength	20 points
Claims administration, defense, loss control, and service approach	20 points
Total premium, fees, and overall value	20 points
Completeness, clarity, references, and acceptance of terms	5 points
Total	100 points

The City may request clarification, conduct interviews, seek best-and-final offers, verify references, or negotiate coverage and price. Any award is subject to City Commission approval, successful negotiation, and availability of funds.

10. Reservations and General Conditions

- The City may reject any or all proposals; cancel or reissue the solicitation; waive minor informalities; and accept all or part of a proposal when in the City's best interest and permitted by law.
- The City shall not be contractually or otherwise bound to any Bidder until a final written agreement has been approved and executed by the City. No Bidder shall obtain any property, contractual, or other vested rights arising from this RFP, a proposal, a notice of intended award, negotiations, or any other communication before that time.
- The City will not be liable for any cost incurred in preparing, presenting, or negotiating a proposal.
- A proposal may be withdrawn by written notice received before the deadline. After the deadline, withdrawal is subject to City approval.
- All proposal materials become City property and are subject to Florida's public-records laws, including Chapter 119, Florida Statutes. Respondents should not submit trade secrets or confidential information unless necessary and legally protected; any claimed exemption must be identified with the specific legal basis.
- The selected respondent must comply with applicable federal, state, and local laws, including licensing and registration requirements.
- The selected respondent shall not discriminate in performance of the contract on a basis prohibited by law.
- The City's obligations are subject to appropriation. Nothing in this RFP waives sovereign immunity or expands the City's liability beyond section 768.28, Florida Statutes.
- The resulting agreement shall be governed by Florida law. Venue shall lie in the county in which the City is located unless otherwise required by law.

- The selected respondent may not assign material responsibilities without the City's prior written consent.
- The City may require evidence of professional liability/errors and omissions, commercial general liability, automobile liability, and workers' compensation coverage appropriate to the services performed by a broker, agent, consultant, or administrator.

Appendix A - Coverage and Pricing Schedule

Complete every line. Attach additional pages as needed and cross-reference them clearly.

Coverage	Limit / Aggregate	Deductible / SIR	Premium	Form / Notes
General liability				
Public officials / E&O				
Employment practices				
Employee benefits administration				
Law-enforcement liability				
Medical attendants / directors				
Inverse condemnation / Bert J. Harris				
Crisis intervention expense				
Sewer-line backup cleanup				
Other municipal extensions				

Pricing Summary

Pricing Component	Amount / Explanation
Base premium	
Taxes and assessments	
Brokerage / service / administrative fees	
Other charges	
Total annual cost	
Commission included in premium	Yes / No; amount or percentage:
Guaranteed until	
Installment options / charges	

Optional Special-Events Coverage Quote

Provide this quote separately from the base program. The City reserves the right to accept or decline the option independently.

Pricing Component	Amount / Explanation
Annual or event-specific premium	
Covered event types and activities	
Coverage limit / aggregate	
Deductible / SIR	
Participant and spectator liability	
Host liquor / liquor liability option	
Additional-insured availability and cost	
Key exclusions, restrictions, or reporting requirements	
Premium rating basis	

Required Coverage Disclosures

- Are defense costs inside or outside each limit?
- Are limits shared among coverages? If yes, explain.
- Identify all aggregates and how they apply.
- Identify all sublimits and coverage triggers.
- Identify claims-made coverages, retroactive dates, and tail options.
- Identify material exclusions or restrictions, including land use, inverse condemnation, employment, cyber, pollution, abuse/molestation, watercraft, special events, volunteers, and law enforcement.
- Identify any audit, exposure adjustment, minimum-earned premium, cancellation, or nonrenewal provisions.
- Identify all deviations from the requested $3,000,000 / $0-deductible baseline.

Alternative Options

Option	Limit	Deductible / SIR	Total Annual Cost	Key Differences
Requested baseline	$3,000,000	$0 preferred		
Alternative 1				
Alternative 2				
Alternative 3				

Appendix B - Respondent Certifications

By signing below, the respondent certifies that:

- The proposal is genuine, independently prepared, and submitted without collusion.
- The signer is authorized to submit the proposal and bind the respondent to its terms.
- The respondent has reviewed the RFP and all acknowledged addenda.
- All required licenses and authorizations will be maintained throughout the contract term.
- The respondent has disclosed all material exceptions, conflicts, fees, commissions, exclusions, and limitations.
- The proposal will remain valid for at least 90 days after the due date.
- The respondent understands that proposal records may be subject to Florida public-records law.

Legal name of respondent	
Respondent type	Carrier / Trust / Broker / Agent / Other
Florida license / registration no.	
Authorized representative	
Title	
Signature	
Date	
Address	
Telephone	
Email	

Addenda Acknowledgment

Addendum No.	Date Received	Initials

References

Entity / Contact	Telephone / Email	Coverage / Years Served

Appendix C - City Reference Baseline

The following summary is provided solely to facilitate comparison. The complete reference documents control, and all exposures are subject to final verification.

Item	Current Reference Information
Named insured	City of Cedar Key
Current coverage period	October 1, 2025 to October 1, 2026
Current general/professional liability limit	$3,000,000; current declarations state this includes a specific excess structure when applicable
Current deductible	$0
Current included liability lines	General liability; errors and omissions; employment practices; employee benefits administration; law enforcement
Current law-enforcement staffing basis	4 full-time and 4 part-time personnel with arrest powers
Current payroll basis	$494,747 (subject to verification)
Current general/professional liability net premium	$48,078 (historical reference only; not a pricing target)
Loss-run valuation date	May 31, 2026

Source Documents Reviewed

- 0082_25.26_All Coverages_Cedar Key (1)(1).pdf
- 2024_0082_G_Issue(46645-4) General(1).pdf
- FMIT 0082 City of Cedar Key PL Loss Report as of 05.31.2026(1).xlsx
- FMIT 0082 City of Cedar Key WC Loss Report as of 05.31.2026(1).xlsx