

ROWAN-SALISBURY SCHOOLS

Request for Proposal – Student Catastrophe Accident Insurance

OVERVIEW

Issue Date:	April 21, 2025
Sealed Proposals will be received until:	May 4, 2025
Direct Inquiries to:	Robin Shoe Manager, Operations Dept. Rowan-Salisbury Schools shoerb@rss.k12.nc.us
Offerors shall not contact any employee of the School District for additional information relating to the RFP. Robin Shoe may be contacted via email, but not after April 29, 2025. Answers will be distributed to all potential offerors.	

GENERAL INFORMATION

1. **Purpose**

The intent of this Request for Proposal (RFP) and any resulting contract is to obtain the services of a qualified vendor to provide Student Catastrophe Accident Insurance.

2. **Schedule of Activities**

Listed below are the planned activities with dates pertaining to this solicitation. All information is subject to change. Changes will be communicated to prospective Offerors via an Amendment to the solicitation as necessary.

<u>Activity</u>	<u>Date</u>
Issue date	April 21, 2025
Deadline for questions	April 29, 2025
Sealed proposals due	May 4, 2025
Selection complete (estimate)	June 2, 2025

3. **Specifications**

Rowan-Salisbury Schools is seeking an offer to provide Student Catastrophe Accident Insurance in accordance with the specifications outlined in this solicitation. Any limitations, deviations, or broader coverage should be clearly explained in the offeror's proposal.

4. **Insurance Company Eligibility**

Each insurance company proposed by the offeror's proposal must have at least an AM Best Rating of A-, have a stable outlook, and be licensed to do business in the state of North Carolina. This information along with the AM Best financial size rating and full name of the insurance company should be contained in the proposal. In the event the offeror is a risk sharing pool or insurance trust, the entity's latest audited financial statement must be included in the proposal.

STUDENT CATASTROPHIC ACCIDENT REQUESTED LIMITS

ACCIDENT MEDICAL BENEFIT	
\$2,000,000	Max. Total for All Accident Medical Benefits
\$25,000	Deductible
520 weeks	Benefit Period: from date of covered accident
ACCIDENTAL DEATH & DISMEMBERMENT	
\$10,000	Principal Sum
\$500,000	Aggregate Limit of Indemnity
CATASTROPHIC CASH BENEFIT	
Not Included	Coverage Not Chosen

Covered Persons: All enrolled students of the policyholder.

Covered Activities: All school related activities conducted by the policyholder, including interscholastic athletics.

Descriptions of Classification	2022/23 Exposure
Pre-K through 12 th grade (#)	18,700
Athletic Exposure (Grades)	6-12
Volunteer Coverage	Included