



THE CHAMBER

GETTYSBURG & ADAMS COUNTY

November 5, 2024

Notice of a Request for Proposal

The Chamber of Gettysburg & Adams County invites you to provide a proposal for its insurance needs. Proposals are due in writing by **12:00 Noon on Friday, December 6, 2024**, and may be submitted to Annie Burns via email to annieb@gettysburg-chamber.org or mailed/delivered to The Chamber of Gettysburg & Adams County, 1382 Biglerville Rd., Gettysburg, PA 17325. The service will be awarded by the close of business on Wednesday, December 11, 2024.

Project Name: COMMERCIAL INSURANCE

Commercial Property

Business Personal Property	\$100,000 Limit
Business Income & Extra Expense:	Actual Loss Sustained
Backup of Sewers or Drains:	\$10,000 Limit
Tenant's Glass Coverage	Included
Equipment Breakdown	Included
Replacement Cost	Yes
Special Cause of Loss	Yes

Our current deductible is \$500.

Cyber Liability \$50,000

General Liability

General Aggregate	\$4,000,000
Products/Completed Op. Aggregate	\$4,000,000
Personal & Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Fire Damage Limit	\$1,000,000
Medical Expense	\$5,000
Hired & Non-Owned Auto	\$1,000,000

Crime

Employee Dishonesty	\$50,000
Forgery & Alteration	\$50,000
Off premise money & Securities	\$5,000
On premise money & Securities	\$10,000

NOTE: Should your general liability carrier only offer a maximum \$1,000,000 per occurrence limit, please supply a \$1,000,000 umbrella to increase our occurrence limit. The Chamber needs the \$2,000,000 limit for various events during the course of the year.

General Liability should include Adams County Economic Education Foundation as additional named insured.

Worker's Compensation

Premium Basis:	\$170,000 Payroll
Class Code:	953 Office/Clerical

Directors & Officers - including Employment Related Practices liability

Each Occurrence Limit	\$1,000,000
General Aggregate	\$1,000,000
Deductible	\$1,000

D & O Policy should be a full prior acts policy.

The Chamber has sustained no losses on our insurance over the last four years.

We also hold a special event, The Gettysburg Wine and Music Festival, where we purchase a liquor liability policy.

Liquor Liability – two-day event

Liability Limit – \$1,000,000 per occurrence; \$2,000,000 aggregate

Rented and Leased Equipment \$50,000

Our Current deductible is \$250

The Chamber also provides staff support for the Adams County Economic Education Foundation (ACEEF). They require a separate Directors and Officers Policy. The ACEEF has no employees, therefore does not need Employment Related Practices liability.

Directors & Officers

Each Occurrence Limit	\$1,000,000
General Aggregate	\$1,000,000
Deductible	\$1,000

D & O Policy should be a full prior acts policy.

The selection process will be closed, and The Chamber of Gettysburg & Adams County reserves the right to reject any or all proposals. Any accepted proposal remains subject to final approval of a mutually beneficial agreement between The Chamber and the provider.

Please note any recommendations and/or suggestions regarding this matter in your proposal.

We appreciate your willingness to participate in this process.